HOW WILL TRADERS GO TO PARADISE

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INTRODUCTION

The Deen of Islaam enjoys and has been endowed with the superiority and conciseness of not only dealing with different acts of worship but also discusses the different and pertinent rules and regulations which govern one's worldly life in the form of issues related to earning and occupations. Those actions whereby one's life in the next world is rectified and made sound is governed not only by acts of worship but also by how one enters into trade and draw up contracts, how one earns one's living and conducts oneself in the world of trade and commerce. Just as acts of worship are a required objective, the results of which will be manifested by goodness in the world to come and conversely, if one gives up such actions or is unmindful towards them, it is envisaged as a cause of destruction in the next world. So too, if one conducts one's business affairs, one's trade and commerce within the parameters and boundaries of the Shariah, it will be the cause of good fortune. Once more, if one neglects and falls short in observing these rules and regulations when conducting oneself in the business world by indulging in matters and adopting methods which are prohibited, it will surely lead to destruction in the next world along with being the cause of problems and difficulties being encountered in this worldly life.

The better part of the Ummah is heedless of the Deeni teachings and the commands of Shariah. To some extent efforts is made to learn and put into practice the rules and regulations pertaining to acts of worshiping Allaah I but as far as earning and occupations go, people are by and large free in their thinking and approach. They exhibit their view by their actions that they are bound by the Shariah in terms of acts of worship but that they are totally free to do as they please when it comes to trade and commercial issues.

This is a total fallacy, for the Ummat-e-Muslimah is bound by the laws of Shariah in all walks of life.

This is why, just as our Nabi ε has discussed issues related to acts of worship, he ε has to a greater extent discussed and commented on contractual dealings, trade and commerce as well as social norms and practices. It is highly necessary for those in this field to become conversant with the rules and regulations governing this facet of worldly life so that they avoid becoming involved in going against the Shariah and becoming tainted by sins whereby they can avoid problems and difficulties in both this world and the next. By doing this, they will be able to conduct themselves by keeping the Shariah in view when leading their lives and avoiding the free thinking approach of other nations.

The book before you deals with the teachings and advices of Nabi ε with regard to earning and occupation which holds the position of established principles and regulations in the Shariah and which have been furnished with sound verification.

We beseech Allaah I to enable this Ummat-e-Muslimah to adopt an approach in keeping with the Shariah and Sunnah when it comes to their earning and occupation along with avoiding such a free approach which at times leads to the commission of disobedience and prohibitions and thereby keep this Ummah firmly on the straight path. We also beseech Allaah I to accept this effort on behalf of the author as long as this world remains intact and make it a treasure for him in the next world, enable him to be in the company of the pious and those who are extremely close to Allaah I and thereby shower him with His pleasure also enabling him to enter into Jannah without any reckoning. Ameen.

Was salaam
Muhammad Irshaad Qasmi Bhaagalpuri Lakhnowi

Majaaz-e-Suhbat Qari Ameer Hasan Sahib Hardoi (D.B.)
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WHICH TYPE OF TRADE AND BUSINESS IS CORRECT AND THE BASIS OF ALLAAH I's PLEASURE?

Almighty Allaah I has mentioned in His noble book:

In this verse Allaah I has mentioned the fact that the pious believers are not distracted from the remembrance of Allaah I by their engagement in trade and commerce. This means that they do not give preference to any major worldly benefit over their performance of Salaah and remembrance of Allaah I. Hadhrat Ibn Umar τ explains that this verse deals with those in the marketplace (who, in spite of being occupied with trade and commerce, are not heedless). Hadhrat Salim τ mentions, one day Hadhrat Ibn Umar τ passed through the marketplace when the time for Salaah was at hand and saw the shopkeepers closing their doors and proceeding towards the Masjid. In response to this he said, "It is with regard to such people that the Glorious Quraan states, " " "These are such people whom neither trade nor commerce beguiles from the remembrance of Allaah I." During the time of Nabi ε there were two Sahaabah τ one of whom was a businessman while the other was an ironsmith who sold swords. The condition of the businessman was such that no sooner did he hear the Athaan, he would drop the scale in which he was weighing his wares and begin preparing for Salaah. The ironsmith would have his hammer in his hands ready to strike at some hot iron as the sound of the Athaan fell in his ears, he would drop the hammer behind him without striking the blow and ready himself for Salaah. It was with regard to these two Sahaabah τ that the above verse was revealed. [Tafseer Qurtubi Vol. 6 Pg. 280]

The gist of the matter is this, traders and shopkeepers should remain occupied with their business but as soon a the Athaan is called out, as soon as the time for Salaah approaches, they should not be lax and lazy, they should not be heedless and think, "I will go just now, let me just finish this work I am busy with," otherwise the time will soon expire and this act of obedience which is Waajib, will be omitted. A fair portion of the Ummah does not uphold their Salaah at all and the portion that does, is not strictly adherent to the time and performance with Jamaat. In fact, they perform their Salaah after having completed their worldly affairs. It is as if they are saying, worldly affairs deserve priority and Deen comes only after that. Deen is secondary! How regrettable this stance is! The actual and important thing is Ibaadat and actions leading to Jannah. It is the right of such actions that they be given priority. These actions should be given preference and only after completing them should one devote time and effort towards worldly activities. It is

evident that, that which is important and the objective, be given preference and priority. To adopt an approach whereby one directs attention towards fulfilling the rights and responsibilities towards one's Master and Creator, towards Allaah I only after having seen to one's worldly needs and activities.

It is generally seen that shopkeepers perform their Esha Salaah only after having closed their shops for the night. This sequence shows their preference for and priority towards the world and wealth. This is contrary to Imaan and its demands and is disliked by Allaah I. Businessmen and traders should close their shops as soon as the Athaan is called out and occupy themselves with preparation for Salaah so that they can perform their Salaah in keeping with the Sunnah.

A BUSINESSMAN WHO IS TRUTHFUL AND TRUSTWORTHY GOES STRAIGHT TO PARADISE.

Translation: "It is reported from Hadhrat Ibn Abbas τ that Nabi ε said, 'Nothing can prevent one who does business with honesty from entering Jannah."

BENEFIT: **Doing business with honesty is piety and Taqwa.** Only one who fears Allaah I and who is strictly adherent to the Shariah can do this.

One who hankers after the world and wealth will tell lies as soon as he anticipates profit and wealth coming his way. He will conceal the truth and reality of the situation. Doing business with honesty is a sign of Taqwa and a Muttaqi will enter into Jannah without any admonition or difficulty.

WHICH TYPE OF BUSINESSMAN WILL BE WITH THE MARTYRS ON THE DAY OF QIYAAMAH?

Translation: "It is reported from Hadhrat Ibn Umar τ that Nabi ε said, 'An upright and honest trader will be with the martyrs on the Day of Qiyamah.'"

BENEFIT: The rank of one who sacrifices his life in the path of Allaah I is truly very high. Great merits and virtues have been mentioned regarding such a person in the Hadeeth-e-Paak. All their sins are forgiven. On the Day of Qiyamah such martyrs will be sitting on lofty pedestals. Neither fear nor sorrow will assail them. They will be in a state of great peace and enjoyment. **An upright and honest trader will be with such martyrs.**

It should be borne in mind that doing business with trustworthiness and honesty is no mean feat. Its link is with wealth. When two factors are found:

1. Monetary benefit.
2. The benefit of pleasure and enjoyment of the self.

It becomes difficult for a person to save himself. On observing the potential for monetary gain, when there is a chance of monetary benefit it becomes very difficult for one to give preference to the fear of Allaah I and adherence to the Shariah. Do you not see what numerous and varied forms of sin are committed in the quest for wealth? Similarly, whenever there is a possibility of pleasing the self, there too, abstention becomes difficult. This is exactly why the Fitna of women and the Fitna of television is so widespread. Why do people not avoid these Fitnas? This is because people simply find too much enjoyment in these things to give them up. It is in both these Fitnas that the entire world is caught up. Why are theft, bribery and cheating in the marketplace so common? Simply because of the monetary benefit people anticipate thereby. It is also for this reason that honesty and trustworthiness in the marketplace is so difficult and therefore holds such immense rewards.

Therefore, O businessmen and traders even though you anticipates less profit or even a loss in the venture, **still persevere in your honesty and trustworthiness** so that tomorrow on the Day of Qiyamah, you will enjoy the peace and tranquility of the martyrs by being with them.

WHICH TRADER WILL GO TO JANNAH FIRST?

Translation: “It is reported from Hadhrat Abu Hurairah τ that Nabi ε said, ‘The truthful trader will enter paradise first.’”

BENEFIT: By an honest trader is meant, one who trades with honesty and trustworthiness, **who totally avoids lies and deception,** who shows the right wares and quotes the correct prices.

Consider what virtues are attached to trade and **commerce with truthfulness,** trustworthiness, with conducting business in keeping with Allaah I and His Nabi ε’s guidelines in this Hadeeth-e-Paak.

Therefore O traders and businessmen conduct your affairs with honesty and trustworthiness so that you may enter into Jannah without any obstacles or opposition. Along with this, be adherent on the Faraaidh, your Salaah etc. and then observe the beautiful results.

Take heed of this fact, the worshippers will enter into Jannah by their acts of worship, by their Zikr, by their service to Deen and the world while you will enter Jannah through your honesty and trustworthiness in trade and commerce but **also that you will enter first.**

A PLACE UNDER THE SHADOW OF THE ARSH DUE TO HONESTY AND INTEGRITY

Translation: “It is reported from Hadhrat Anas τ that Nabi ε said, ‘One who does business honestly will receive the shade of the Arsh on the Day of Qiyamah.’”

BENEFIT: There will be no **shade** on the Day of Qiyamah besides the shade of the Arsh. The entire creation will be in a state of unease because the sun will be overhead and they will all be agitated for shade. There will be some servants of Allaah I sitting in the shade of the Arsh safe from the intense heat of the sun. **Among them will be those traders and businessmen who were honest, upright and trustworthy.**

These days, due to the natures of man being overcome with hankering after the world and wealth, doing business with honesty and trustworthiness has become difficult. In order to sell their wares shopkeepers inevitably tell some lie or the other. They may tell the customer, “You will not find these goods anywhere else. We are not taking a profit from you.” Etc. whereas in fact, the goods are available elsewhere and he is taking a profit. In short, an honest and trustworthy businessman is one who does not say anything contrary to the facts of the situation. He does not pass off imitation goods as the original items, he does not mix different qualities of goods together, he does not deceive with respect to price or goods. Whether he makes a profit or not, he does not forgo his honesty and trustworthiness. Such a person becomes the favourite of Allaah I and is blessed with the shade of the Arsh on the Day of Qiyamah.

Therefore O traders and businessmen, do not allow truth and transparency to slip through your fingers. Do not offer wares of deception and trickery and tomorrow you will find yourself in the shade of the Arsh.

THE STATUES OF THE HONEST AND TRUSTWORTHY BUSINESSMAN IS LIKE THAT OF THE AMBIYA υAND THE MARTYRS

Translation: It is reported from Hadhrat Abu Saeed Khudri τ that Nabi ε said, “One who does business with honesty (trustworthiness) will be with the Hadhraat Ambiya υ, the Siddiqeen (truthful) and the Shuhada(martyrs).”

BENEFITS: Subhaanallaah! What a lofty and high rank this will be for an honest and trustworthy trader and merchant who takes the Shariah into account when trading, who abstains from all such dealings prohibited by Nabi-e-Kareem ε no matter how much loss it may seem to cause him. He does not pass off imitation products as the original, if there are any faults in the item he shows it to the customer and does not hide it. When it comes to weights and measures, he deals correctly and does not resort to deception. He does not falsely praise the product and thereby encourage the customer to buy it. If it is a duplicate or imitation of a branded product, he will tell the customer so. He does hide the fact and sell it to the customer. He does not sell products until they come into his possession. Yes he does promise to sell it on arrival which is acceptable in Shariah. In the case of farming with mangoes etc. he does not sell while they are still unfit for consumption but waits till they are ready for harvesting.

Similarly, he does not borrow money from the bank in order to start his business on an interest basis. He also does not sell such products which are Haraam like liquor and televisions nor does he buy stolen goods and sell them. He does not deal in forbidden products like TVs pictures of animate objects, objects linked to shirk and bid`at. He does not hoard items bought at cheap prices to sell later at a higher and more expensive price when people are in need of it in the marketplace. This will be discussed further on as well.

Similarly, he does not remain engaged in buying and selling at the time of Salaah and thereby miss his Jamaat Salaah. **He does not take oaths when selling products.** He gives the complete amount of Zakaat he is liable for on his stocks and does not fall short in any way. In short, he does all his business dealings in keeping with the commands of Allaah I and Rasoolullah ε and thereby earns Halaal wealth which is a bounty from AllaahI. The status of such a trader, such a merchant, such a businessman will be with the Hadhraat-e-Ambiya υ.

The reason for this is, just as the Ambiya and the Shuhadah served the Deen by going against their Nafs, their carnal desires and obeyed the commands of Allaah I, so too do such merchants and traders, **such businessmen go against their Nafs and obey the commands of Allaah I and His beloved messenger ε by acting upon the Deen.** They did not make the mere earning of wealth and living a life of pleasure their objective.

Therefore O traders and merchants, conduct your businesses in keeping with the commands of Allaah I and His Rasul ε, be firm on the Faraaidh and Waajibaat, abstain from all that is Haraam and Makrooh **as a result of which you will be with the Ambiya and Shuhadah on the Day of Qiyamah and will reside with them in Jannah.**

WHICH TRADER IS GOOD AND WHOSE INCOME IS PURE?

It is reported from Hadhrat Mu`aaz τ that Nabi ε said, “The best earning is by that trader in whom these things are found:

When he speaks he does not lie, when entrusted with something, he does not breach that trust, when he makes a promise, he does not break it, when buying from someone, he does not criticize and demean the goods (without any basis) and when he sells his own goods, he does not resort to exaggeration in praising them, when a demand is made of him for what he is owing, he does not duck and dive and when he has a right over someone else, he is not hard and unrelenting."

BENEFIT: Consider what a concise Hadeeth this is. Generally, many undesirable things are to be found in traders and businessmen which have been discussed here. One in whom the things discussed are to be found will earn a pure and pristine livelihood.

1. One should firmly ensure that these things are kept in mind and acted upon. **Never say anything contrary to reality,** in order to sell products. Adopt trustworthiness and honesty and never resort to adulteration of products.
2. **When making a promise be certain to fulfill it.** Never make a promise merely to pacify the other party with no intention to fulfill it.
3. **Do not criticize goods when buying from others in order to pay less for the products.** It is the habit of traders to praise their own goods when selling them and criticizing the goods of others when buying form them without any due basis thereby trying to secure a lower price on the goods and make more profit for them. This should never be done. **Similarly, when someone else's right is concerned, do not delay in settling it and do not delay.** People generally want their rights to be fulfilled as quickly as possible while making others wait before fulfilling their rights by making excuses and by ducking and diving.

MOST TRADERS WILL RISE ON THE DAY OF QIYAAMAN SINFUL

It is mentioned in the narration of Ismaeel Ubayd τ that he was with Nabi ε when they were coming from the Eidgah side of Madinah when they found people buying and selling. He ε said, "O group of traders! as a result of which they directed their attention towards him ε. They raised their eyes and necks towards him ε, he ε then said, "O group of traders! (generally) the group of traders is one who is sinful and will be raised in this condition on the Day of Qiyamah except **those who abstained from sin, who performed good deeds and acted with honesty."**

[Tirmidhi 230-Ibn Majah 156 – Sunan-e-Kubrah Vol. 5 Pg 266]

BENEFIT: The meaning of this Hadeeth of Nabi-e-Kareem ε is that traders and merchants will generally be raised up on the Day of Qiyamah as sinners and disobedient people and it is evident that if they will be raised as sinners and disobedient people, they will be caught up in the wrath of Allaah I as a result of which they will apparently go to Jahannum. Since this is generally linked to the rights of other people, there is no question of forgiveness either.

They will be sinners and among the disobedient because traders and merchants do not take Shariah into account nor are they vigilant on good character in their greed for income and profit. They get rid of their useless stock by deceiving the customer. They take advantage of the inexperienced customer and take him for a ride by selling imitations as the original and branded products. They pass off goods manufactured by unknown companies as products produced by well known and famous companies. They sell second hand goods as new and charge the relevant prices as well. They hold back and hoard goods in order to sell at a higher price till people are helpless and prepared to pay exorbitant prices. They take excessive profit, attach false labels to products. While doing all this, they also neglect their Salaah and reading it with Jamaat. They do not calculate their Zakaat correctly and do not fulfill its payment in full. Even though they can afford to, they do not perform Hajj. Due to the flowing in of wealth, they utilize it on Haraam and spend extravagantly. They are caught up in pride and haughtiness on the basis of their excessive wealth. Due to their excessive wealth they become involved in sinful activities instead of spending in good avenues. Consider how wasteful they are on occasions of weddings etc.

Therefore O group traders! Abstain from all such activities during the course of your trading which are contrary to the Shariah. Do not cast your gaze solely on wealth and profit but rather look and see whether you are doing anything contrary to the Shariah or not. Abstain from all sins linked to contacts and transactions. Spend on good activities and do not waste away your wealth on sins. Conduct your business with honesty and trustworthiness as a result of which you will earn the goodness of the world and get the wealth of the hereafter free of charge.

WARNING AGAINST EARNING IMPERMISSIBLE AND HARM INCOME
DO NOT ADOPT THE PATH OF HARAAN DUE TO THE CONCERN FOR SUSTENANCE

Translation: It is reported by Hadhrat Hudhaifah τ that Nabi-e-Kareem ε said, “If there is a delay in it (if you are faced with difficulty in earning) fear Allaah I. Adopt the correct means when earning livelihood. Do not allow the delay (difficulty in earning) to prompt you to engage in the disobedience of Allaah I. You cannot earn but through the avenue of obedience and submission to Allaah I.”

THE BODY NOURISHED WITH HARAAM IS WORTHY OF HELL

Translation: It is reported from Hadhrat Abu Bakr τ that Nabi-e-Kareem ε said, “That body will not enter Jannah which was nourished through Haraam wealth.”

BENEFIT: In other words, if one earns by means of such actions which are declared Haraam by the Shariah and one’s body is nourished by such wealth by means of the food and drink purchased with this wealth, such a body will not enter Jannah. By Haraam wealth in this instance is meant such forms of earning which are Haraam like a business based solely on interest dealings, working in a company that produces alcohol, earning through theft and robbery, selling the fat derived from carrion, selling liquor and earning through adultery.

Similarly, by earning through all such forms of earning which are declared Haraam by the Shariah that contribute to the growth and nourishment of a person’s body, such a body will not enter into Jannah.

O traders and merchants! Do not trade in and deal with Haraam products. Do not work in a factory that produces liquor; do not work at a place which deals in carrion and the sale of its parts. In short, do not deal in all that is Haraam, for your nourishment and the nourishment of your children will take place through this as a result of which you will all go to Jahannum. Why do you take the responsibility of entering Jahannum upon yourself? There are innumerable avenues of earning Halaal wealth, adopt any of them and enjoy the pleasure of this world and the next.

THERE ARE PERMISSIBLE MEANS OF EARNING ONE’S SUSTENANCE, DO NOT ADOPT HARAAM MENAS TO DO SO

Translation: It is mentioned in the Hadeeth of Hadhrat Jaabir τ that Nabi-e-Kareem ε said, **“Adopt Halaal and give up Haraam.”**

BENEFIT: From a worldly perspective there are Haraam ways of earning as well as Halaal. Allaah I has created both avenues of earning and then tests his servants thereby to see who will abstain from Haraam and its means which are forbidden by the Shariah.

O traders and those who are employed, as far as earning from a worldly perspective is concerned, there are both avenues at hand, Halaal and Haraam. Therefore, adopt and earn through Halaal means as a result of which there will be blessings in your earning as well as protection from punishment in the next world.

A TIME WILL COME WHEN A PERSON WILL ONLY CONSIDER AMASSING WEALTH WITHOUT CONCERN FOR HALAAL AND HARAAM

Translation: It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, “Such a time will come when people will not care whether they earn through Halaal means or Haraam.”

BENEFIT: During the latter period people's irreligiousness will have reached such a stage that their gaze will only be on the receipt of wealth. They will have no concern whether it is Halaal or Haraam or whether it comes from Haraam sources or Halaal. Our observation leads us to the conclusion of the truthfulness in this prediction.

Theft, bribery, deception, breach of trust, cheating and lying, unfairness in weights and measures, earning through interest, interest bearing loans, working for banks and insurance agencies, selling crops before they are harvested, by deceiving the government in various ways are among the means of earning Haraam wealth. A large portion of the Ummah is caught up in such earnings because of which they become deserving of the fire of Jahannum. Neither is their Ibaadat nor their Sadaqah accepted.

O people, keep in mind the permissible means of earning a living so that tomorrow on the Day of Qiyaamat you may be safe from punishment and the fire of Jahannum.

EVEN IF ONE RUPEE IN TEN IS HARAAM, ONE'S ACTS OF WORSHIP WILL BE REJECTED

Translation: It is reported from Hadhrat Ibn Umar τ that Nabi ε said, "If one purchases cloth with ten Dirhams of which one dirham is Haraam, Allaah I does not accept any of it."

BENEFIT: Such wealth is impure, soiled and contaminated. Such wealth is akin to arsenic and poison. **Even a little poison is enough for destruction.** Similarly, Haraam wealth, even though a little, is sufficient to show its effect. Even a tenth, one out of ten parts is Haraam; it will reduce the rest to a state of impurity. Therefore, any Ibaadat performed while any Haraam substance contaminates the body or clothes of the one performing such Ibaadat will fail to have it accepted. If one's clothes or possessions are adulterated with Haraam wealth, all its blessings will disappear. Any Ibaadat performed thereby will not be accepted. O people do not allow Haraam to mix with your possessions, do not allow Haraam to taint any of the items you use.

GIVE UP THAT IN WHICH THERE IS DOUBT AND WHICH PRICKS ONE'S CONSCIENCE, ALLAAH I WILL GRANT ONE ALTERNATE INCOME

Translation: It is reported from Hadhrat Hasan τ who says, "I have heard from Nabi ε and memorised the fact that one should **give up all such things in which there is any form of doubt for those things in which there is no doubt. There is peace in truthfulness and there is difficulty in lies."**

Hadhrat Wabisah τ relates, Nabi ε said to me, “Sin is that which bothers one’s conscience and which causes misgivings in the heart no matter what Fatwa is given to you by people (for you to do it).”

BENEFIT: Those among the believers whose natures are inclined towards good deeds and actions, and in whose hearts there arise misgivings with regard to all forms of evil and sin, whose minds are given to doubt and questioning with respect to bad actions as to whether they should be done or not. As a result of this, there is no peace and tranquility in the heart. As an example, if someone comes and offers him goods at a very cheap price, he begins to wonder whether it is stolen or not, whether he should buy them or not? If he were to attempt to pass off imitation products as the real thing, his heart does not agree and accept this and refuses from within. Remember, if there is no absolute certainty about something being Halaal, give it up and do that in which the heart finds total peace. Peace of mind is a great bounty.

IF ONE GIVES UP A SOURCE OF INCOME DUE TO TAQWA AND DOUBT ALLAAH I WILL GRANT HIM SOMETHING BETTER IN LIEU OF THAT

Almighty Allaah I states: “One who adopts Taqwa, Allaah I will open an avenue for him and provide sustenance for him from such sources which he could not even imagine.”

Translation: It is mentioned in the narration of Hadhrat Abu Qatadah τ and Hadhrat Abu Duhma τ that Rasool-e-Paak ε has mentioned, “If you give up something on the basis of Taqwa and the fear of Allaah I, Allaah I will grant you with something better than that.”

BENEFIT: When a person adopts an action on the basis of Taqwa and the fear of Allaah I, when he takes the Shariah into account, Allaah I will grant him blessing in that action. If a person is to acquire some worldly benefit from an action, if he is to derive great profit but such a choice of action is not merited by Taqwa and there is total doubt attached to it, the Shariah has commanded such an action be given up. Let one save oneself from such action and make the sacrifice as a result of which Allaah I will grant him earnings from such sources which he did not even expect or imagine. Allaah I will grant him better than that which he has given up. There are innumerable cases in which people have given up wealth on the basis of Taqwa as a result of which Allaah I endowed them with abundance. Therefore O traders and those who acquire wealth, if you are acquiring wealth contrary to Taqwa, give it up and Allaah I will grant you much more from a different avenue. Have faith in His promise.

AVOID THAT WHICH IS DOUBTFUL OTHERWISE ONE WILL GET INVOLVED IN HARAAM

It is related from Hadhrat Nu`maan bin Basheer τ that Nabi-e-Kareem ε said, “Halaal is very clear and Haraam is very clear and between the two is that which is doubtful which many people are unaware of. Therefore, one who avoids the doubtful has saved his Deen and his honour, while one who falls into the doubtful will also fall into Haraam like the case of a Shepard who allows his flock of sheep to graze close to a forbidden area. Very soon his sheep will begin to graze in this area. Take heed, every king has a reserved and forbidden area. Similarly, Allaah I too, has a forbidden area and take note that this forbidden area is all those things which are Haraam.”

BENEFIT: This Hadeeth is among the foundational Ahaadeeth of Deen in which Nabi-e-Kareem ε has clarified the concept of Taqwa and Wara as well as emphasizing on the great care that should be taken in order to avoid all that is doubtful.

He ε has mentioned that most people are unaware of and heedless towards doubtful issues. Firstly, people are not aware and even if they are aware, they attach no importance to this issue because of which they become heedless and do not take precautions and therefore fall prey to it. After having been caught up in doubtful issues, they then develop the audacity to approach that which is Haraam and thereafter actually commit Haraam. Therefore, all such issues which are not clearly and certainly Haraam and which give rise to one’s conscience bothering one, should nonetheless be avoided, otherwise it will become a means of falling headlong into Haraam. This is because the next step after the doubtful is nothing other than Haraam.

O traders and those who accumulate wealth through worldly means, do not adopt those means below the rank of Haraam, those means in which there is uncertainty and doubt as to whether it is Haraam or not. If you keep on doing those things which are doubtful, very soon you to will develop the audacity to begin committing Haraam. No sooner do you have doubt with regard to some wealth, give up those means of earning and give that wealth away in charity. Those things fall into the category of the doubtful which are not clearly labeled as Haraam by the Quraan and the Ahaadeeth like all other forms of intoxicants apart from liquor. In the same manner avoid all those things which are Makrooh, the dressing and social norms of other nations etc.

IF ONE ENCOUNTERS HALAAL MEANS OF SUSTENANCE, ADOPT THEM WHILE AVOIDING HARAAM MEANS

Translation: It is related by Hadhrat Jaabir τ that Nabi-e-Kareem ε said, **“No person can pass away until he has not utilised the sustenance set out for him.”**

Fear Allaah I O people and remain on the straight and narrow when seeking livelihood. Whatever you receive through Halaal means, accept and whatever you receive through Haraam means, give up. What form of intelligence prompts you to adopt Haraam means and earn Haraam wealth, to loose the worldly blessings, accrue disgrace and dishonour

on the Day of Qiyamah, fall into being taken to task and arrested as well as accepting the final burning of the fire of Jahannum?

There are many forms of Haraam wealth, like wealth earned through interest, bribery, breach of trust, usurping the wealth of others etc. which are prevalent today and which should be enquired about from some scholar of Deen, some Aalim.

BY CONSUMING A SINGLE MORSEL OF HARAAM, FORTY DAYS OF ONE'S IBAADAT AND DUAAS ARE NOT ACCEPTED

It is narrated by Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said, "One who consumes a single morsel of Haraam, forty days of his Salaah will not be accepted nor will forty days of his Duaas be accepted. That flesh which has been nourished through Haraam is more deserving of the fire of Jahannum. Flesh can be formed even from a single morsel."

BENEFIT: Imagine what a severe warning has been sounded! A single morsel of Haraam leads to forty days of one's Salaah and Duaas not being accepted along with becoming a morsel for the fire of Jahannum!

The reason for this is the fact that the effect of a single morsel remains in the body for forty days because of which its ill effects too, remains for a period of forty days. O servants of Allaah I, if this is the effect of a single morsel, what will be the case of those whose partial or entire earning and consumption is Haraam?

SADAQAH GIVEN WITH WEALTH EARNED THROUGH HARAAM MEANS IS REJECTED, IN FACT JAHANNUM IS ITS RESULT

It is related from Qasim bin Mukheerah Mursalam that Nabi-e-Kareem ε said, "One who earns through sinful means and thereafter treats his relatives well, who spends in charity or spends in the path of Allaah I, all of this will be gathered along with him and flung into Jahannum."

BENEFIT: Haraam wealth which is contrary to the Shariah includes wealth earned through bribery, interest, theft even though it is government funds or that which is stolen from the general public, wealth earned through lying and deception etc.

First and foremost it is not permissible to acquire such wealth. Such wealth is impure in the sight of Allaah I and His Rasool ε. In spite of this, one acquires such wealth and then spends it in the path of Allaah I by giving to the poor and needy, by contributing to a Madrasah. In such cases no reward will be earned, not even an atoms worth. In fact, one

will rather be taken to task and asked, “Why did you spend Haraam wealth in My path?” Since one earns no rewards for such spending, the sin of impermissible wealth remains as a result of which such a person will have to go to Jahannum. Therefore, one should return the Haraam wealth from wherever it was acquired. If one cannot locate the owner or reach the place from where it was taken, such wealth should be given away to some poor person, orphan or widow without the intention of reward

DO NOT BE AMAZED AT THE ABUNDANCE OF WEALTH OF THOSE WHO EARN THROUGH HARAAM

It is related from Hadhrat Ibn Masood τ that Nabi-e-Kareem ε said, “Do not be amazed at that person who eats Haraam wealth. If he were to contribute it to charity, it will not be accepted (there will be no reward earned), if he keeps it in order to spend later, there will be no blessings in it, if he dies and leaves it behind, it is a provision for Jahannum.”

It is related by Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said, “Do not envy one who amasses wealth which is not Halaal for if he gives from it in charity, it is not accepted and whatever remains behind is a provision for Jahannum.”

BENEFIT: Earning Haraam wealth is a source of destruction from both a worldly perspective and the next life. There will be no goodness and blessings in the world and it will be a cause of him going to Jahannum. Can anyone wish for such an outcome? Can anyone ever envy such a person? Never consider such a wealthy person to be good, rather be grateful to Allaah I for saving us from such Haraam wealth.

Ponder over this Hadeeth and realize what blameworthy wealth this is. Even though one gives it in charity, it is not accepted in the court of Allaah I and if one keeps it the result is Jahannum.

EMBERS OF FIRE FROM THE MOUTHS OF THOSE WHO CONSUME THE WEALTH OF ORPHANS

Hadhrat Yazeed τ mentions that Nabi-e-Kareem ε said, “On the Day of Qiyamah Allaah I will raise such a nation from whose mouths fire will be emitting. Have you not seen what Allaah I says concerning those who consume the wealth of orphans unrightfully?   They are filling their stomachs with fire. Soon they will burn in Jahannum.”

BEBEFIT: There is severe punishment for those whom consume the wealth of orphans. They should in fact be helped and assisted. One should spend as much as possible of one’s wealth on them and no the opposite whereby one usurps their wealth. Allaah I save us, what a severe punishment this is! It is because there is fire burning in their stomachs

that fire will come out of their mouths. O servants of Allaah I remain very vigilant with regard to the wealth of orphans, be meticulous in keeping record of their wealth.

GIVING CHARITY OR DOING GOOD WITH HARAAM WEALTH DOES NOT REMOVE THE SIN

Translation: It is narrated from Hadhrat Abdullah bin Masood τ that Allaah I does not wipe out sins through sins but wipes them out through good deeds. Filth does not wipe out filth.

BENEFIT: This means that trade and earning which is Haraam, wealth which is earned through Haraam means is a sin. Such wealth, when given in charity and spent in good avenues does not earn the person rewards. Such good actions performed with Haraam wealth does not wipe out the initial sin and does not get the sin forgiven. How can that which is itself a sin succed in wiping out sin? Therefore, the sin of having earned Haraam will not be forgiven by spending such wealth in charity and on other good deeds but the sin will remain as is. Since Allaah I does not accept the charity of such wealth there is no basis for the thought that one's sin will be forgiven by giving charity and spending on other good avenues. Therefore O traders and those who earn wealth do not earn any form of Haraam. Do not think that after having earned such wealth, one will neutralize the ill effects of one's actions by giving charity and spending in the path of Allaah I and the books will thereby be balanced. This is not the case. The punishment remains intact and one will be taken to task.

BY EARNING HARAAM WEALTH ONE'S DUAAS WILL NOT EVEN BE ACCEPTED AT THE TIME OF DIFFICULTY

Translation: It is reported from Hadhrat Abu Huriarah τ that Nabi-e-Kareem ε then mentioned the case of that person who has undertaken a lengthy journey, who is in a state of anxiety, who raises both his hands towards the heavens and implores, "O my Rabb! O my Rabb!" but his food is Haraam, his drink is Haraam and his clothing is Haraam. How can his Duaas be accepted if he was nourished through Haraam?

Translation: Hadhrat Saad bin Abi Waqqaas τ said to Nabi-e-Kareem ε, "Make Duaa that Allaah I makes me Mustajaab-ud-Da`waat." Nabi-e-Kareem ε informed him, **"Consume Halaal food and your Duaas will begin to be accepted."**

BENEFIT: The ill effect and harm of Haraam wealth is one's Duaas not being accepted. Ponder then what the situation will be when one is in difficulty, when one is faced with a situation wherein the worldly means fail one and there is no way out besides the avenue of Duaa and your Duaa in this case will not be accepted. Ponder how difficult such a situation will be.

One cause of our Duaas not being heard and accepted these days is the consumption of Haraam and that which is doubtful. O people! If you want your problems and difficulties to be sorted out through Duaas being accepted, never go near that which is Haraam and doubtful.

BY CONSUMING HARAAM NO GOOD ACTION IS ACCEPTED FOR FORTY DAYS

It is reported from Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said to Hadhrat Saad τ, " Upon the oath of Allaah I in whose control the life of Muhammad (ε) is, even a single morsel of Haraam which enters the stomach will prevent any good deed from being accepted for forty days."

BENFIT: Imagine the impurity of Haraam wealth! A single morsel of Haraam prevents forty days good deeds from being accepted. What then will be the condition of one whose entire meal, whose every meal is Haraam? His entire body will be flung into Jahannum as a punishment for this Haraam. O servants of Allaah I! What is the benefit of such Haraam wealth due to which there is no blessings in the world, no returns in the next world; because of which all one's good deeds are destroyed?

GIVING CHARITY WITH HARAAM WEALTH IS NOT ACCEPTED AND IS CONVERSELY A SIN

Translation: It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, "One who amasses Haraam wealth and thereafter gives from it in charity, will receive no reward at all. Instead, it will be a sin for him to do so."

Translation: Hadhrat Abu Tufail τ reports that Nabi-e-Kareem ε said, "One who acquires wealth through Haraam means and sets a slave free with such wealth or spends it on any other good deed will be sinful in spite of such spending."

BENEFIT: This means that any Haraam wealth, be it from theft, interest, bribery or any other impermissible means like getting it through deception, carrying liquor, buying shares in a liquor company, recording interest deals etc. is so impure and filthy in the sight of Allaah I that even if one were to spend it all in His path, one will not receive a

single reward. Instead, such spending will earn nothing but sin. Allaah I is pure and accepts only such wealth which is pure and pristine and rewards in the next world only for pure and pristine wealth spent in His path.

Impermissible and filthy wealth is tainted and contaminated. Allaah I states that filthy wealth is meant for the filthy Shaytaan and for Jahannum. Allaah I has forbidden the giving of Haraam wealth in charity, so how can reward ever be earned by doing so? In such a case, two important and major sins take place:

1. Earning Haraam and impermissible wealth.
2. Spending Haraam and impermissible wealth in the path of Allaah I by giving in charity etc.

The rule regarding Haraam and impermissible wealth is this, if one knows who its owner is, if one has stolen form him, one should return this wealth to him. If one has taken it through deception, return it. It is necessary to return all such wealth for this is the Kaffarah, the expiation of this sin. If one does not know who the owner is, it will be Waajib, compulsory to give this in charity without the intention of reward. To keep such wealth in one's possession and to use it on oneself is a major sin.

WHEN GIVING A LOAN TO SOMEONE, DO NOT DERIVE ANY BENEFIT FROM THE PERSON FOR IT WILL ENTAIL INTEREST AND IS HARAAM

Translation: Hadhrat Anas τ reports that Nabi-e-Kareem s said, "If anyone amongst you gives a loan to anyone and thereafter the person given the loan gives him a tray as a present, do not accept it. If he allows you to sit on his conveyance, do not sit on his conveyance. Yes, if such a relationship exists from before, then one can accept.

It is reported form Hadhrat Fudhaalah bin Ubaid τ that such a loan through which one derives benefit is Haraam. (From the person to whom the loan was given)

BENEFIT: This means that the person to whom a loan has been given, the one who has borrowed cannot be taken advantage of in any way. No benefit, no bodily service, no present or invitation can be accepted from him because he is given all this benefit due to the loan and to derive benefit on the basis of the loan amounts to interest.

People consider it their right by thinking, "I have done so much good o him, I have lent him so much money but he does not even do this much for me." This means that the person giving the loan wants to be treated well and given preference by the one who was given a loan and that he should now feed and invite him. This desire and demand is incorrect because he is thinking along these lines on the basis of the loan he has given. We beseech Allah I to protect us! People have fallen into such a state of heedlessness.

In terms of the Shariah such a person is committing Haraam. Yes, if such relationship existed before the giving and taking of a loan, if they used to invite each other, exchange gifts etc, on the basis of their family ties or friendship and continue to give and take on the former basis, there is allowance for this.

Thus O people! If you do give a loan to anyone, do not derive any form of benefit from him on the basis of having given this loan because this amounts to interest in our Shariah which is accursed. Take precaution and save yourselves from the accursedness of interest.

THOSE THINGS WHICH ARE HARAAM TO EAT AND DRINK ARE ALSO HARAAM TO BUY AND SELL

It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, "May Allaah I destroy the Jews. Allah I had made the fat of carrion Haraam for them but they sold it and began to use the money earned thereby."

It is narrated by Ibn Abbas τ that when Allaah I makes anything Haraam for a nation, then money earned through its sale also becomes Haraam. (Therefore, earning by selling any Haraam substance is not correct.)

BENEFIT: From this we learn that to earn money through selling any such thing the using of which is Haraam, is also Haraam. Therefore, the selling of pig, blood, liquor idols which will be worshipped is all Haraam. The use and sale of all such things are Haraam. The money earned by selling any or all of these is also Haraam.

Similarly, the eating of carrion is Haraam and therefore, the sale of carrion too is Haraam. Some people sell their blood to blood banks, this is also Haraam.

In a similar manner, the buying of blood is also Haraam. Yes, the use of blood at the time of emergency is allowed in cases where loss of life is feared. The use of televisions for watching dancing and immodesty is Haraam. Therefore, the selling of televisions is also Haraam. Just as dancing and adultery is Haraam, so too is earning money through dancing and adultery.

To donate towards the festive occasions of other religions is also Haraam. Yes, if due to circumstances, if one lives in such an area or environment, one should still not give money towards such festivities but give it by saying, "I am giving this as a gift to you." Now, that person will be responsible for how he spends it.

THE RULE THAT APPLIES WHEN ANY HARAAM WEALTH HAPPENS TO COME INTO ONE'S POSSESSION

An Ansari Sahaabi τ mentions, "We accompanied Nabi-e-Kareem ε at a Janazah. On our return, the emissary of a woman invited him ε. Nabi ε accepted the invitation and the food was brought before him. Nabi ε stretched his hand towards the food and the people present also stretched their hands. The people began eating." The narrator states that he saw Nabi-e-Kareem ε holding the morsel of food in his fingers and turning it around (he ε was not eating it) Nabi-e-Kareem s said, "It appears to me that the goat was not acquired with the owner's permission." The woman was asked and she replied, "O Rasool of Allah ε! I sent someone to Naqee in order to purchase a goat but without any success. I then sent the person to my neighbour's wife asking her to sell us a goat and take its price. The lady next door sold the goat (without her husband's permission)." Nabi-e-Kareem ε then said, **"Feed it to the prisoners of Badr."**

BENEFIT: The gist of this narration is the fact that the woman sold the goat without the permission of her husband, the owner. It was his ε's miracle that the meat revealed to him the reality of the situation, the fact that the goat had been sold without the owner's permission. **It is not permissible to use any item without the owner's permission.** Such impermissible and Haraam sustenance does not enter the stomachs of the Ambiya υ. As a result, he ε did not eat the meat and instructed for it to be given to the prisoners of Badr.

As such, it is the command of the Shariah that if the rightful owner of the wealth is known and located, as an example, one form whom wealth was stolen or robbed, one whose rights were usurped, it is Waajib, (compulsory) to return it to him. If on the other hand, the owner is not know or cannot be located or it is no possible to return to the rightful owner, it is still not permissible to keep such wealth in one's possession. It is compulsory to give it away in charity. If one does not give such wealth away in charity, it will be an additional sin. Similarly, the interest accumulated by keeping one's money in the bank also needs to be given away. This charity is unlike Zakaat and can be given to non Muslims. It can also be given to such relatives to whom it is not permissible to give Zakaat. It is better that Muslims do not eat and dress with items purchased through such money.

IMPERMISSIBLE AND HARAAM WEALTH AND ITS FORMS

There are very many forms of Haraam wealth. Some important ones from amongst them will now be discussed.

1. **Wealth attained through all those things which Allaah I or Nabi-e-Kareem ε have forbidden and ruled as illegal are Haraam.** As an example, Allaah I has ruled liquor as Haraam. Therefore, any form of income and any profits based on liquor in any way whatsoever is Haraam. Therefore, selling liquor, transporting it and advertising it are all Haraam.

2. Selling carrion, setting up contracts to buy or sell it and derive profit thereby is all Haraam.
3. Selling the dried bones of carrion is in order.
4. Selling the skin of carrion and entering into contracts dealing with it is Haraam. Selling salt or other items used to tan it is permissible.
5. A business dealing in the buying and selling of fat derived from carrion is totally impermissible under all circumstances.
6. Deriving a profit from liquor is Haraam. The money earned through it is Haraam. Liquor contracts, liquor agencies, a factory manufacturing liquor, working in such a factory, exporting liquor, transporting it and earning one's living through such transporting is all Haraam even though effort has been involved in earning the money, then too, it is Haraam. Nabi-e-Kareem ε has cursed all of this.
7. **To usurp wealth from a deceased's estate is a major sin and is very common.** There are many forms of interfering with and usurping wealth from a deceased's estate which are contrary to the Shariah and which have become commonplace among people today.
8. The wealth left behind by the deceased should be distributed in accordance with the Shariah through the ruling of a Mufti and given to each shareholder so that it remains in his or her possession. One can then spend what is one's share thereof. Nothing should be spent before the distribution and allotment of the shares. Such wealth in which there are multiple shareholders is doubtful.
9. To spend from the father's estate before the estate has been wound up and distributed without the permission of the heirs or to derive benefit from it is totally Haraam.
10. To derive benefit from wealth in an estate after the father's death while the mother is still living by not giving her share or the share of sisters and to use this inheritance without their clear approval is Haraam.
11. Generally, the brothers share the inheritance among them and do not set aside or give their sister's shares. The sisters are living at their in laws and for the brothers to utilize the land and estate without their permission is Haraam. They do not give their sisters their due rights. The sister's share of the inheritance is Haraam for them to use. A fair portion of the Ummah is involved in this in spite of being punctual on their Salaah and fasting etc. without any qualms whatsoever. This form of Haraam is very prevalent among the Ummah. It is very important to safeguard oneself form breach of trust and usurping of rights with respect to inheritance. By usurping the rights of others that are to inherit, invites poverty and difficulties. Punishment in Jahannum is over and above this.
12. A business dealing in televisions, buying and selling them is all Haraam. Profiting from this is also forbidden and impermissible. Muslims should never get involved in such a business. They will share in the sin of those who watch as well.
13. Wealth earned through bribery is also Haraam. This form of acquiring Haraam wealth is also very common. People consider this to be their right and the cream on top of the pudding. The Hadeeth Shareef clearly states:

Translation: "The one who bribes and the one is bribed are both in the fire."

14. There is an accursed and despicable custom of the girl's party giving cash money to the groom in certain areas. Immaterial what excuse or name is attached to it, the taking of such monies is a major sin. Both the giving and taking of this money amounts to a major sin. Without returning this money, one's repentance too, is not accepted. To discuss and fix such an amount is also Haraam. If a Haraam act becomes a custom, then too, it will not become permissible and Halaal. To conduct a Walima with this acquired wealth or to build a house or set up a shop is all Haraam. Yes, if after the wedding, an amount is given in order to remove some difficulty or merely to assist is permissible. After the marriage bond is established and one gives in keeping with one's capacity it is permissible and a means of attaining reward.
15. To take as profit on money is Haraam. If one lends a person ten thousand rupees and makes the condition that over and above the ten thousand rupees, he has to pay an additional hundred rupees a month, this extra amount will be Haraam. To take this profit on money lent is very common today and is Haraam.
16. To take a fee for speaking the truth and correctly witnessing in court is Haraam, and therefore, to take money for falsely bearing witness is even worse and definitely Haraam.
17. To make a profit while giving change is Haraam. If a person gives one a hundred Rupees note and in return one gives him ninety nine Rupees, keeping this one Rupee will be Haraam. Yes, if the note is torn or burnt, there will be no harm in doing this.
18. To sell such samples which are given to doctors and chemists for the sake of trials and on which it written "Not for sale" is not permissible and money earned through such sales, is Haraam. It will be Waajib to return such money to the persons it was taken from.
19. Passing off imitation items as original or branded goods is Haraam and one will have to return the difference if this has been done.
20. To deceive by showing expenses as more than they actually are is Haraam and the excess amount will have to be returned. As an example, a person sends one to Delhi and says, "I will bear whatever expenses are incurred." If the expenses of accommodation, food, transport etc. amount to nine hundred Rupees and one now shows the expenses as a thousand Rupees. The hundred extra that one takes is impermissible and Haraam. Yes, if one says, "The expenses are close to a thousand Rupees and I will take a thousand," it will be in order.
21. Similarly, if one undertakes a journey for a Madrasah and this institute bears the cost, it will be Haraam and impermissible to write down expenses in excess of what they actually are.
22. If someone makes one their representative and says, "Go and purchase this item for me," and one gets it at a cheaper price because of knowing the shopkeeper, it will now not be permissible to take a higher price than one has paid even though the item sells for more in the marketplace. If for example, the item sells at a hundred Rupees and the shopkeeper gave it to one for ninety Rupees, it will not be permissible to take a hundred on the basis of this thought, "If he were to go and

buy this item himself or send someone else, it would have cost him a hundred Rupees. Therefore, I am entitled to take a hundred Rupees from him." Taking a hundred Rupees from him will be Haraam and impermissible. Yes, if one tells the shopkeeper or trader to bring the item for one, it will be permissible to take a profit. Understand this well.

23. To take money or any other remuneration for making Esaal-e-Thawaab is Haraam. If someone asks one to make Esaal-e-Thawaab for his grandfather and gives one a hundred Rupees. Immaterial whether one asked for it or not, it will be impermissible and Haraam to take this money. Neither will he receive any reward nor will the Esaal-e-Thawaab be sound. Yes, if one recited the Quraan Shareef in order to ward off Jinn or made a Taweez (amulet) it will be permissible to take a wage.
24. If someone says, "There is no one prepared to sit for I`tikaaf this year. If anyone sits for I`tikaaf, I am prepared to give him clothes and pay him five hundred Rupees," then to accept such clothes and money after having sat for I`tikaaf, is not permissible and is Haraam.
25. If someone recited the Quraan Shareef in Taraweeh Salaah and people give him money for having done this, it will be impermissible and Haraam immaterial whether he asked for it or not. Whenever the Quraan Shareef is recited as an act of worship, it will be Haraam and impermissible to take anything in lieu of it. One should read Shamaail-e-Kubra volume three as well as the virtues of memorizing the Quraan as well as the decisions of some Ulema-e-Kiraam with respect to this issue.
26. To place one's money in a bank is permissible but to become the owner and use for oneself the interest that accumulates on this money is Haraam. It is Waajib to give this amount of interest away as charity even if it is given in one's family.
27. It is Haraam to place one's money in a savings account because the initial amount is doubled. This doubled amount over and above the initial deposit is interest and is Haraam. It is Waajib to give this away even if it is given in one's family. To use this amount on oneself is Haraam.
28. Life Insurance is Haraam. The rule for this is exactly the same. The actual amount paid in premiums is fine while the interest paid on this amount is Haraam. Whatever one receives over and above the actual monies paid in is Haraam. It is Haraam to use it on oneself.
29. It is Haraam to go to a wedding or any other reception and have meals there without being invited o do so. It is Haraam for more people than are invited to attend such functions. If ten people were invited to a Walima and twelve go instead, it will not be permissible for the two extra people to attend and it will be Haraam for them to eat. Even though the hosts not turn anyone away, they are not happy at the extra people attending. This is why the host mentions such incidents as a token of objection.
30. Similarly, it is not permissible to publish, sell and derive benefit from the writings of an author without his permission; for this is putting the author in a situation of loss and to cause a loss to someone has been forbidden.

By law and even good character demands that one take permission. Yes, if general permission for this has been given, there is no harm. This sin is common in the case of publishers of books these days.

NABI ε'S TEACHINGS AND STATEMENTS WITH REGARD TO EARNING AND OCCUPATIONS

EARNING HALAAL WEALTH IS FROM AMONG THE FARAAIDH ENJOINED BY ALLAAH I

Translation: It is reported form Hadhrat Abdullah τ that Nabi-e-Kareem ε has said, **"It is Fardh to earn a Halaal livelihood after the Faraaidh."**

BENEFIT: From this Hadeeth we learn that to earn a Halaal livelihood through Halaal means whereby there is ease in attaining the necessities of life, whereby food and clothing, a home etc can be acquired, is Fardh. One receives a reward for doing this just as one receives a reward for fulfilling any other Faraaidh established by Allaah I. The reason for this is that one will not be dependant on others for one's necessities. One will not need to beg from anyone and the rights of those in his care, his parents, wife children etc. will not be destroyed. By means of this, there is ease in fulfilling one's Ibaadat and matters related to the next world.

Therefore O traders and those who earn wealth, to acquire wealth through trade or any other means to the extent of necessity is the command of Allaah I. It is among the Faraaidh of Allaah I the benefits of which accrue to the servant of Allaah I alone. This is an act of obedience and a means of earning rewards. Just avoid Haraam and doubtful means of earning. Do not earn by methods which are contrary to the Shariah, for this entails disobedience to Allaah I and instead of being a means of reward, it is a means of sin and being taken to task.

O traders and those who earn wealth, keep two things in mind when earning:

1. Earn Halaal in keeping with the Shariah.
2. Do not be so immersed in earning whereby the Faraaidh of Allaah I and Ibaadat are left out or not offered on their due time.

Do not allow negligence towards the remembrance of Allaah I to overtake one whereby wealth becomes an objective in itself and the top priority of one's life, whereby Salaah and Allaah I become secondary to one. Let it not be a case of, "When I get a break from the shop, I will go and perform my Salaah with Jamaat." Let this never be the case. When the time for Salaah and Jamaat are at hand, proceed to the court of Almighty Allaah I. Heed the call of the Sustainer and the Creator of the

means of sustenance. Ensure that you please Him and do not ever displease Him, for He will certainly provide sustenance for you from some source or the other.

EARNING FOR ONESELF AND ONE'S FAMILY IS JIHAD

Translation: It is narrated from Hadhrat Abu Hurairah τ **that a person who makes an effort to earn for his family is in the path of Allaah I."**

BENEFIT: Not to be concerned about the provisions for one's family and to just loiter around is an act of ignorance. On the other hand, to be concerned about their needs and to endure the difficulty of earning a living is like Jihad. There is encouragement in this for we learn that earning for one's family through Halaal means is not Dunya but Deen.

SEEKING HALAAL EARNINGS IS JIHAD

Translation: Hadhrat Ibn Abbas τ reports that Nabi-k
areem ε has said, **"Earning Halaal income is Jihad."**

BENEFIT: This means that there is reward in earning a Halaal livelihood just like in Jihad because both are the command of Allaah I and entail obedience to Him. Or it means that there is difficulty and endeavour in earning a living like there is in Jihad. Most certainly there is difficulty and endeavour involved in earning a Halaal livelihood in this day and age. It is difficult; it goes against one's Nafs. The difficulty is greater while the profit is less.

BENEFIT: Therefore O traders, shopkeepers and labourers, earn Halaal income. Do not fall prey to deception in one's labour, do not fall short and thereby make one's income Haraam or doubtful. Make sure you earn the reward of Jihad and thereby this world as well as the next.

IF ONE IS INATTENTIVE TOWARDS EARNING HALAAL, ONE WILL FALL INTO EARNING HARAAM

Translation: It is reported form Hadhrat Anas τ that Nabi-e-Kareem ε said, "One who avoids Halaal (does not adopt it) then Allaah I will test him by means of Haraam."

BENEFIT: This means that there are Halaal sources of sustenance available but one is not satisfied with them. One's income appears to be less. Instead of occupying oneself with such Halaal sources, one becomes entangled in Haraam means of income. It is clearly evident that if one is not occupied with Halaal sources, one will go towards

Haraam. As an example, one has a farm, one has a shop but one's heart is not in it. One's heart inclines rather towards stealing, towards robbery and towards bribery, as a result of which Allaah I gives one the opportunity to get involved in such crimes and in this way, one becomes deserving of punishment. O people, do not become heedless towards Halaal means of earning otherwise you will be caught up in Haraam.

IF ONE IS PUNCTUAL ON TWO THINGS ALONG WITH EARNING HALAAL WEALTH, ONE WILL GO TO JANNAH

Translation: It is reported from Hadhrat Abu Sa-eed τ that Nabi-e-Kareem ε said, "One who consumes Halaal and pure sustenance and acts upon the Sunnah while avoiding causing harm and difficulty to others, will enter into Jannah."

BENEFIT: Consider, our Nabi ε has mentioned three actions of Jannah

1. Eating Halaal.
2. Acting upon the Sunnah.
3. Remaining safe from causing harm and difficulty to others.

These three are the mothers of all actions. Halaal sustenance is that which has been earned in keeping with the Shariah, which has not been earned through Haraam and impermissible means. Acting upon the Sunnah means that one is vigilant in acting upon the Sunnah in all walks of life. Merely acting upon one or two Sunnahs is not what is meant. Thirdly, one's dealing with other people is such that they have no reason to complain and experience difficulty. One does not cause difficulty to one's neighbours, one's workers or the poor and needy.

Ponder over these noble teachings of Nabi ε. The sequence in which he mentions these three things is full of wisdom. He ε firstly mentions consuming Halaal, followed by acting upon the Sunnah. Consuming Halaal plays an intrinsic role in performing good deeds and leading one's life in keeping with the Sunnah. By consuming Haraam and doubtful sustenance good deeds do no take place, instead, greater assistance to commit more evil is received. One who receives the Taufeeq to act upon the Sunnah will tolerate difficulties but will ensure that other people are safeguarded from them. It should be borne in mind that it is difficult for all three of these qualities to be gathered at the same time. These days, who lives according to the Sunnah when it comes to eating, drinking, marriage and all other social activities? The Sunnats of Salaah are easy but acting upon the Sunnah when it comes to one's social environment, it is very difficult. In this day and age the Sunnahs with regard to eating and drinking, with regard to marriage and other occasions has been given up by all besides a few. The social fabric has been spoilt by all the different useless and ignorant customs prevalent in marriages. This is why, if one acts upon the Sunnah, one will go straight to Jannah. It is mentioned in Sharah Mirqaat:

Translation: "One who holds onto the Sunnah in every action, meant by this is acting upon every Sunnah and not just one among them, will most deservedly enter into Jannah."

The complete details of Nabi-e-Kareem ε's Sunnahs is available in this helpless servants book entitled Shamaail-e-Kubra which spans about thirteen volumes. In this work the Sunnahs with regard to all walks of life are discussed in detail with their relevant references.

ONE WHO EARNS ALONG WITH WORSHIPPING ALLAAH I IS BETTER THAN ONE WHO ONLY WORSHIPS ALLAAH I

It is narrated that Hadhrat Eesa υ saw an individual whom he asked, "What do you do?" The person replied, "I remain occupied in the Ibaadat of Allaah I." He was then asked, "Who bears the burden of your food and drink?" To this he replied, "My brother." Hadhrat Eesa υ then said to him, "In that case, you brother is a greater worshipper than you are."

BENEFIT: Consider the fact that in this narration, the person who earns while performing his Ibaadat, one who runs a shop and sees to his needs and the needs of others is better than one who only devotes himself to Ibaadat and Zikr and is also reflected as a greater worshipper. This is because he has joined two Faraaidh, firstly earning Halaal which is an act of Ibaadat while the other is the pure Ibaadat of Salaah, fasting etc. The reason for this is that he is firstly earning the reward of earning Halaal income, then the reward of spending on his fellow Muslims and assisting them and thirdly the reward of worshipping Allaah I himself through his Salaah and fasting etc. He has thus, gathered three forms of earning reward.

From this it is clearly evident that those people who are engaged in only Ibaadat without being involved in any worldly occupation to earn a living as a result of which their worldly needs are linked to other people are not in the best occupation. They should earn as well as engage in the Ibaadat of Allaah I. This is superior.

REMAINING OCCUPIED WITH EARNING AND WORK IS THE MEANS OF ACQUIRING PEACE OF MIND AND SECURITY

It is reported from Hadhrat Anas τ that Nabi-e-Kareem ε has said, "There are ten parts to Aafiyat, nine parts of which are in seeking a livelihood while the remaining portion is included in everything else."

BENEFIT: This means that peace of mind and security is kept in seeking a living. Remaining idle, sitting around idly, walking around aimlessly, wasting one's time is not a good thing, for at times, one will get caught up in useless and sinful activities. Remaining occupied with earning a living safeguards one from such useless pursuits and activities. You will observe that people who are occupied with earning a living are free from many inappropriate activities.

WHICH FORM OF EARNING IS JIHAD AND WHICH IS SHAYTAANI

Translation: It is reported from Hadhrat Kaab Bin Ujrah τ that Nabi-e-Kareem ε said, "If a person remains occupied in earning a living because he has small children, he is in the path of Allaah I. If he makes an effort and endeavours because he has old parents, he too, is in the path of Allaah I. If he makes an effort to earn so that he can fulfill his necessities without being dependant on other people, he is in the path of Allaah I. If he makes and effort and earns so that people can see how wealthy he is and be proud on the basis of his wealth or to show his greatness, he is on the path of Shaytaan."

BENEFIT: In this Hadeeth, different reasons for making an effort and earning have been discussed and after each one, its good or evil has been mentioned. Thus, one who makes an effort and earns so that he can see to the needs of his small children or serve and take care of his elderly parents, or even earn for himself so that he does not have to present his needs before other people, all such reasons for earning is included in being in the path of Allaah I. On the other hand, if a person is earning in order to attain fame for his wealth among people, so that he can be proud among people for being a wealthy person and not a pauper, he is in the path of Shaytaan and his abode will be Jahannum.

Therefore O traders and shopkeepers, earn the world in order to fulfill the rights of those around you and not in order to show off your wealth before the world by thinking, "I am wealthy and I am great." Do not adopt pride and haughtiness before others on the basis of your actions because the net result of this is poverty and Jahannum.

IT IS BETTER TO EARN A LIVING THAN TO REMAIN DEPENDANT ON OTHERS AND AWAIT GIFTS

When Hadhrat Abdur Rahmaan Bin Auf τ (made Hijrat) came to Madinah, Nabi-e-Kareem ε established brotherhood between him and Hadhrat Saad τ. Hadhrat Saad τ was wealthy and said to Hadhrat Abdur Rahmaan τ, "I will divide my wealth in half between us and have your marriage contracted to one of my wives." Hadhrat Abdur Rahmaan τ replied, "May Allaah I grant you blessings in your wealth and children. Show me the way to the marketplace." He returned from the marketplace when he had gathered some profit from trading.

BENEFIT: Hadhrat Saad τ had said to Hadhrat Abdur Rahmaan τ, "You take half my wealth and one of my wives." In reply, Hadhrat Abdur Rahmaan τ gave him Duaas for his preparedness to sacrifice and asked for directions to the marketplace from where he would earn for himself. As a result, he worked and earned for himself from which he ate and drank. Later he earned so much that he even got married.

Consider the fact that instead of being satisfied with a gift, Hadhrat Abdur Rahmaan τpreferred to earn with his own hands and see to his needs. It is regrettable that people

consider this approach of acting upon the Sunnah as being contrary to saintliness as a result of which they sit back, have hopes and depend on the wealth of others thinking this to be saintliness. This is incorrect, earning is among the Sunnah of the Ambiya and there is saintliness in this approach even though people do not consider this to be saintly. Yes, it is not only a question of earning but also fulfilling the commands and Faraaidh of Allaah I at the same time, this is saintliness. At the same time, it is permissible for one who enjoys the correct station of Tawakkul (reliance on Allaah I) and does not place his hopes on people and then does not earn and remains satisfied with whatever comes his way and is patient on this, he has permission to do so. This is the case of some saints who place their total reliance on Allaah I.

IT IS NECESSARY TO SAVE SOME MONEY IN THE LATTER PERIOD IN ORDER TO SAFEGUARD ONE'S DEEN

Translation: It is related from Hadhrat Miqdam τ that Nabi-e-Kareem ε said, "It will be necessary for people in the latter period to have money and wealth with them through which they can maintain their Deen and fulfill their worldly needs."

BENEFIT: Consider the fact that Nabi-e-Kareem has commanded us to earn and acquire wealth in order to fulfill our Deeni and worldly needs, since wealth assists one in the Deen as well. As an example, how will one purchase Deeni books? How will one earn the rewards of giving charity and Zakaat? How will one spend on one's wife and children which is like giving Sadaqah? Just as this wealth is necessary for worldly needs, so too, is it also necessary for Ibaadat and matters linked to the next world.

The latter period is specifically mentioned, due to the institution of the Bait-ul-Maal no longer existing, pious people will not have ease in terms of wealth. People will be more miserly and wasteful as a result of which the pious will not be served and looked after. People will spend on unnecessary desires beyond the bounds of necessity. In fact, they will spend on avenues which are totally against the Shariah. Where then will they have an opportunity to spend on the pious? How then will they have a bond and link with the pious during the latter period? Since the nature will incline towards self fulfillment and be inclined and dominated by evil and sin and pious people will not back this up as a result of which they will be considered as their opposition whereas in fact, these pious people are their well wishers.

Since the pious and religious people have a need to acquire wealth in order to see to their necessities, therefore O religious people, acquire some wealth so that you are not in need of the wealthy, for if they give, they will make you subservient to them as a result of which you will subscribe to hypocrisy for the sake of the Dunya. Earn a little and remain satisfied with it and attach yourselves to Allaah I.

WEALTH ALONG WITH HAVING TAQWA AND THE FEAR OF ALLAAH I IS AN EXCELLENT THING

Translation: It is related by Ibn Khubaib that Nabi-e-Kareem ε said, “There is no harm in that wealth which is acquired together with Taqwa and the fear of Allaah I. Similarly, good health for a person of Taqwa is better (for his health will assist him during his Ibaadat) and peace of mind is a bounty of Allaah I.”

BENEFIT: If the heart contains Taqwa, contains the fear of Allaah I, has within it heeding of the Shariah and care in fulfilling the Sunnah, has within it the inclination to obey Allaah I, if the Nafs has within itself generosity and the inclination to spend and give charity, then wealth is a great bounty of Allaah I. If there is fear of Allaah I in the heart, the person will spend on Deeni avenues as a result of which his worldly life will pass well, there will be Barkat in his worldly life and others too, will benefit of his wealth. He will live an enjoyable life in this world and his life in the next world will also be enjoyable. This is why it is mentioned in the Hadeeth-e-Paak, **“Wealth is a good thing for a pious person.”**

Therefore O people, O traders and those who earn wealth, earn along with the fear of Allaah I, with Taqwa and the fulfillment of Allaah I’s rights and as a result reap the enjoyment of this world and the next.

WHOSE FACE WILL BE LIKE THE FOURTEENTH MOON ON THE DAY OF QIYAAMAH?

Translation: It is related from Hadhrat Abu Huriarah τ that Nabi-e-Kareem ε said, “One who earns the world through Halaal earnings so that he can be safe from stretching his hands before people, who tolerates effort and endeavour for the sake of his wife and children, who wishes well for his neighbours, will meet Allaah I on the Day of Qiyamah with his face shining like that of the fourteenth moon.”

BENEFIT: Such great virtue of earning wealth has been discussed in this Hadeeth. Yes, this virtue will be in effect as long as four conditions are fulfilled:

1. It is **earned** through **Halaal** means.
2. It is earned with the intention of **not having to stretch one’s hands** before people and to be able to fulfill one’s own needs.
3. In order to **fulfill the needs and rights of one’s wife and children.**
4. So that one is able to **assist and feed one’s neighbours.**

In such a case, one’s face will shine like that of the fourteenth moon on the Day of Qiyamah.

Therefore O traders and shopkeepers, keep these four things in mind during the course of your business dealings and act upon them and meet Allaah I on the Day of Qiyamah with your faces shining brightly like that of the fourteenth full moon.

FOR A LABOURER TO WORK AND BECOME EXHAUSTED IS A BASIS FOR FORGIVENESS

Translation: It is related from Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε has said, **"One who comes home in the evening exhausted by his effort to earn, will be forgiven."** In other words, it will be expiation for his sins.

BENEFIT: Earning and a Halaal livelihood is an Ibaadat because it is a means of spending on one's wife and children, one's relatives and friends and every Ibaadat in which there is effort and endeavour earns one rewards and through rewards, one's sins are forgiven and one's rank is raised.

In short, one who makes effort the whole day in earning and comes home in the evening exhausted from his efforts receives reward for his efforts and endeavours but this will be the case if he conducts his business in keeping with the Shariah, if he had also fulfilled the Faraaidh of Allaah I by performing his Salaah with Jamaat. If on the other hand he showed no concern for Salaah with Jamaat and made great effort in earning and tiring himself by the evening, there is no question of forgiveness.

ALLAAH I LOVES MAKING EFFORT IN ORDER TO EARN HALAAL SUSTENANCE

It is related from Hadhrat Ali τ that Nabi-e-Kareem ε said, "Allaah I looks at the effort and endeavour to earn with a favourable eye."

BENEFIT: Effort and endeavour is expended while earning Halaal sustenance. Allaah I looks at this with a favourable eye. In other words, Allaah I becomes pleased with this. It should be kept in mind that earning Haraam sustenance generally comes with little effort and in no time. Consider the case of bribery, consider the case of breaching contracts, take the case of earning by working for interest generating banks, and consider also the earning of police officials, no effort or becoming tired while the income is huge. On the other hand consider the efforts of those who earn Halaal sustenance, the effort a labourer puts in. Consider the time and effort a shopkeeper puts in, the effort of a hawker who has to carry his wares and go from suburb to suburb in order to sell and earn. All this is done with great difficulty but are means of Halaal sustenance.

Therefore O traders, tolerate the difficulty and effort involved in earning Halaal sustenance and give up such means of earning Haraam sustenance wherein the earnings are huge and there is no difficulty attached to it. If one does not earn much wealth in the world, one definitely will earn much in the next world.

THE MARKETPLACE IS THE TABLECLOTH OF ALLAAH I- WHOEVER GOES THERE WILL RECEIVE

Translation: It is narrated through Hadhrat Hasan Basri (R.A.), “This marketplace is the Dastarkhan of Allaah I, whoever comes here to receive will be given.”

BENEFIT: The meaning of this is clear; Allaah I has made the marketplace the centre of earning. One who comes here with the intention of earning and acquiring Halaal sustenance will receive it from here while one who lazily sits at home will be deprived of sustenance from Allaah I.

Therefore, going to the marketplace for one’s necessities or in order to earn a living is not bad. Allaah I states in the Glorious Quraan, “…and he walks in the marketplace.” Allaah I’s beloved ε used to go to the marketplace himself to purchase necessities. Yes, to visit the marketplace without necessity and loiter around there is no good, for this is a place where sins occur.

WHICH IS THE BEST SUSTENANCE AND OCCUPATION?

It is related by Hadhrat Saad Bin Waqqaas τ that Nabi-e-Kareem ε said, “The best Zikr is that which is silent and the best sustenance is that which is sufficient and is not in excess and abundance.”

BENEFIT: By the words, “Ma yakfee” is meant that amount of sustenance which is just enough for one’s necessities, whereby one can live one’s life without being dependant on others. If one does not have enough wealth to live a life of luxuries and extravagance, one will not be taken to task in the next world. When one has just enough to live by, there is no opportunity to commit sins with one’s wealth. This is why it has been praised in the Hadeeth Shareef because an abundance of wealth generally leads to sin and heedlessness and concern for the life to come is lost which does not produce the best results. If one looks around in society, one will find that rich people will generally not be pious. If they are pious, they do not have an inclination to spend on Deeni avenues. This why Allaah I’s Rasool ε made Duaa for just sufficient sustenance for his family and close ones. This is also generally the condition of the chosen servants of Allaah I

RESORTING TO WAZIFAS WITHOUT MAKING AN EFFORT TO EARN IS USELESS

Translation: It is reported from Hadhrat Umar Farooq τ that Nabi-e-Kareem ε said, “Let none of you keep on making Duaa for sustenance while not making any effort to earn it.”

BENEFIT: Allaah I has made this world one of cause and effect and placed the earning of sustenance within the sphere of means. The chosen and closest servants of Allaah I, the Hadhraat-e-Ambiya υ have also been commanded to adopt means and also granted them sustenance through various means. It is mentioned in Bukhaari Shareef, “Hadhrat Zakariyya υ was a carpenter.” This is why our Nabi-e-Kareem has made it compulsory to adopt means in order to earn one’s living.

The adoption of means is among the earthly commands and within the system of Allaah I and therefore, not to adopt means for earning and not to be occupied therein but to remain occupied in making Duaas and reciting Wazifas for the increase in one's sustenance is contrary to this system and command, to this established law.

This falsifies and clearly shows the error of those people who morning and evening recite Wazifas for the sake of increase in sustenance but do not adopt the means by getting involved in running a shop or conducting a business. The correct method is to firstly make an effort to earn and thereafter resort to Duaa.

Therefore O people, seek sustenance through the means of sustenance and then make Duaa for increase in sustenance.

THE DOORS OF SUSTENANCE ARE OPEN MAKE AN EFFORT AND EARN

Translation: Hadhrat Zubair τ relates that Nabi-e-Kareem ε said, "The doors of sustenance are open from the Arsh to the depths of the earth. Allaah I grants sustenance to each servant in keeping with his effort, endeavour and courage."

BENEFIT: This means that Allaah I has created means of earning from the Arsh to below the earth. Therefore, there are means of earning even in the atmosphere of the earth and the skies. People earn a living through the airways. On the other hand all others earn by digging in the earth and unearthing different things. Therefore, people will receive from Allaah I according to His system in keeping with their efforts and endeavour.

One does not get sustenance by laziness, by sitting at home and doing nothing. Allaah I has commanded us to seek sustenance and to adopt means in order to do so in the Quraan. Even the Ambiya acted upon this command and followed this rule established by Allaah I.

Therefore O people, while fulfilling the Faraaidh of Shariah, earn your sustenance with effort and endeavour. You will receive your sustenance proportionate to how and when you make effort and will receive that much at that time. Do not sit back idly and expect sustenance by going against the established system of Allaah I. Yes, the case of Allaah I's special servants is different and do not equate yourself with them.

SUSTENANCE IS IN KEEPING WITH ONE'S EFFORT AND ENDEAVOUR

Translation: It is related from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, "Almighty Allaah I sends sustenance to His servants in keeping with their efforts and endeavours and causes patience to descend in keeping with the test."

BENEFIT: This means that Allaah I grants sustenance and ease of wealth according to the level of exertion and enterprise of His servants. Since the world is one of means, the end results and fruits will be proportionate to the means utilized. This fact should also be

borne in mind that some forms of sustenance are based on effort and exertion which will be earned through the medium of effort and exertion while other forms of sustenance have been fixed by Allaah I and will reach the person through some excuse or the other whether the servant adopts the means or not.

Since the servant is unaware of what Allaah I has apportioned and fixed for him, and it is the system of Allaah I Who has linked his commands and results to the means. Therefore, we need to adopt the means at hand and make an effort and exert ourselves in them.

As an example, whether it is business, farming or a shop, one will have to make excellent effort for excellent results. One will have to open the shop and that too, not only for an hour with this in mind that whoever wants anything should come and buy it in that hour. One will have to open the shop for an appropriate amount of time daily as is the trend, for it could be that it is written for one to earn at that particular time. Therefore O shopkeepers make a concerted effort and remain punctual on your times in earning sustenance.

SUSTENANCE SEARCHES FOR A PERSON LIKE DEATH DOES

Translation: It is related from Hadhrat Abu Darda τ that Nabi-e-Kareem ε said, “Sustenance seeks a person just as death seeks him.”

It is related from Hadhrat Jaabir τ that Nabi-e-Kareem ε said, “Even if a person flees from his sustenance the way one flees from death, then too, sustenance will catch up with him just as death catches up with him.”

BENEFIT: One form of sustenance is such which has been fixed, which has been written for a person. He will receive this sustenance no matter what. Just as death is inevitable, so too, this sustenance will definitely reach him. Just as the angel of death will reach the place where his death is to take place, so too, will his sustenance seek him out and reach him. This means that a person should seek sustenance within the confines of means without becoming worried and disturbed because it will most certainly reach him at its appointed time. He should not adopt Haraam means and expose himself to being taken to task. One form of sustenance is pending and will be received in accordance to the effort and exertion put in for it. Thus, this will be received in keeping with effort and since the servant does not know how much and from where, he has to keep making effort for it.

ONE WILL NOT RECEIVE MORE BECAUSE OF GREED NOR WILL ENMITY TOWARDS ONE ELAD TO A DECREASE

Translation: It is reported from Hadhrat Ibn Masood τ that Nabi-e-Kareem ε said, “Allaah I will not send sustenance towards a greedy person because of his greed nor will Allaah I withhold it because of the enmity and opposition of anyone.”

BENEFIT: The meaning of his narration is that a person who is at all times greedily hankering after the world and making an effort to secure it, who does not take the Shariah

into account, who does not take his own decency and comfort and rest into account and is at all times lusting for this wealth and world, will not receive any more than his alloted share. Sustenance is by the distribution and allotment of Allaah I. Similarly, if someone tires to curtail another's sustenance due to enmity and opposition, due to jealousy and envy, he will not be able to do so.

Therefore, O you who earn wealth and the world, do not loose your level of moderation and peace of mind. Set aside your time for Ibaadat and rest, earn with your nobility intact and take your due share of rest.

WHATEVER IS WRITTEN FOR ONE, ONE WILL RECEIVE TILL THE LAST MOMENTS-NO NEED TO BECOME DISTURBED

Translation: It is related from Hadhrat Jaabir τ that Nabi-e-Kareem ε said, "Sustenance is not cancelled. Therefore, a person cannot die until the final sustenance meant for him does not reach him."

BENEFIT: This means that whatever sustenance Allaah I has allotted for a person will reach him through some means or the other even though a person does not adopt any means to do so. Then too, what is meant for him will reach him through some arrangement or the other, through some means or the other. Even the final sustenance which is written for him will reach him. The lesson derived from this teaching is not to hanker after wealth and the world to such an extent that one does not worry about one's rest and comfort, one's Ibaadat, Zikr and Tilaawat. Whereby, a person is at all times worried and concerned with nothing other than earning. The other lesson is, since sustenance is allotted, do not expose yourself to being taken to task and punished by adopting Haraam means of earning.

Therefore O people, if there is a delay in receiving your sustenance, tolerate it patiently, for whatever is written for you will most certainly reach you and do not adopt Haraam means and thereby deliver yourself into Jahannum.

WHATEVER HAS BEEN DECREED FOR ONE CANNOT BE STOPPED BY ALL THE FORCES OF MAN AND JINN

Translation: It is reported by Hadhrat Ibn Masood τ that Nabi-e-Kareem ε said, "Whatever Allaah t creates in the morning, the angels get to know about it and whatever Allaah I wants to do on earth that day as well as that sustenance which Allaah I decrees as the right of His servants. If all the people and Jinn gather and make an effort to stop someone's sustenance, so that he does not receive it, they do not have the ability to do so."

BENEFIT: Whatever sustenance Allaah I decrees as the right of His servants. If all the people and Jin gather and make an effort to stop someone's sustenance, so that he does not receive it, they do not have the ability to do so."

BENEFIT: Whatever sustenance Allaah I has decreed for a person, he will receive one way or the other. Allaah I will make the means for him to receive it. No force or power in the world will be able to stop it nor are they able to reduce it by a single iota. This is because no one can stop a decree issued by Allaah I. Therefore, when one hears people saying, so and so has put a stranglehold on my sustenance, my enemies have done something to stop my sustenance from reaching me, such a belief and idea is totally incorrect and amounts to ignorance. No one is able to cause harm to the sustenance of another person.

Therefore O Muslims, the sustenance allotted by Allaah I will definitely reach you so do not adopt Haraam means of earning. Stick to Halaal means and do not put yourself to undue trouble. Adopt the means and await your sustenance.

DO NOT RESORT TO SHADY DEALS WHEN EARNING FOR ALLAAH I IS RESPONSIBLE FOR OUR SUSTENANCE

Translation: It is reported from Hadhrat Umar τ that Nabi-e-Kareem ε has said, "Remain serious in the matter of earning the world. Allaah I is responsible for your sustenance."

BENEFIT: Allaah I takes the responsibility of providing our sustenance through various means. Therefore seek your sustenance through business, a shop, farming, labour or some trade etc. Since Allaah I has created us and apportioned for us our sustenance, our sustenance will definitely reach us through adopting the means of earning this allotted sustenance.

BE SERIOUS WHEN EARNING-WHAT HAS BEEN DECREED FOR ONE WILL DENINITELY COME ONE'S WAY

Translation: It is reported from Hadhrat Abu Hameed As Saa'adee τ that Nabi-e-Kareem ε said, "Adopt seriousness and tranquility in your seeking of wealth because what has been written for you will reach you."

BENEFIT: Bear in mind that through greed and by being perturbed one will not get more. In fact one will be even more disturbed and worried. Do not overexert yourself and be perturbed in your quest for wealth because wealth is acquired in order to attain peace and tranquility. If one sacrifices one's peace of mind and tranquility it is the very opposite, and the objective then becomes wealth in itself.

Therefore O people do not hanker after wealth to such an extent that you find no time to eat, no time to sleep or rest, but seek it with seriousness.

SOME ETTIQUETTES AND PRINCIPLES WITH REGARD TO EARNING
EARN SUSTENANCE FROM ALLAAH I BY OBEDIENCE TO ALLAAH I

Translation: It is related from Hadhrat Hasan Bin Ali τ that (on one occasion Nabi-e-Kareem ε said from the Mimbar), "Adopt seriousness and tranquility. Upon the oath of

Allaah I in whose hands the life of Abul Qaasim is, your sustenance will search for you just as death searches for you. If you experience some difficulty in earning, then do so while obeying the commands of Allaah I." (Do not earn it while committing sins.)

BENEFIT: Sustenance and its increase is a gift and bounty of Allaah I. One cannot attain a gift and bounty from someone by displeasing him. Even if one does earn it through great effort and endeavour, its essence, its soul and blessings will disappear. The gist of the matter is this; if one experiences temporary difficulty, do not adopt impermissible means of earning. Adopt only the permissible methods established by Allaah I. Avoid the lack of blessings in the world and being taken to task in the next world.

REMAIN IN THAT PLACE WHERE ONE BEGINS TO EARN SUSTENANCE

Translation: It is narrated by Hadhrat Zubair Bin Awwaam τ that Nabi-e-Kareem ε said, "The entire city is the city of Allaah I, all the servants are the servants of Allaah I. Wherever you find ease in earning, remain there."

BENEFIT: Allaah I has made this world one of means, of cause and effect and has allotted and concealed sustenance within the bounds of means. The place where an individual receives his sustenance is therefore the location which Allaah I has allotted and fixed for him. He should thus remain there and continue acquiring his sustenance. Yes, if some problems or obstacles arise on their own, it is another matter. In short, as far as possible, one should not leave and give up a place where one is acquiring sustenance with ease without any special reason.

Such forbiddance has also been narrated by Hadhrat Aaisha τ. Nabi-e-Kareem ε has said, "If Allaah I is providing sustenance for a person through some means or avenue, he should not give it up as long as there occurs no clear cut problems and difficulties therein."

WHEN ONE IS RECEIVING SUSTENANCE FROM A PARTICULAR AVENUE, DO NOT GIVE IT UP

Translation: It is reported from Hadhrat Aaisha τ that Nabi-e-Kareem ε has said, "When Allah I is providing sustenance through some means or avenue, do not give it up until some problem occurs on its own."

This means that if a person is busy doing some form of work whereby his needs are met, whereby he is acquiring a suitable profit as well and in spite of which he thinks of adopting some other source of income because someone else is doing it or because he thinks there is more profit in that, or even because it is easier than the former, even if there is no special reason, the person should never give up his established form of sustenance. Similarly, even if a person experiences some minor hitches, he should not give it up, for he is receiving sustenance through this source. Who knows what will happen if he were to give up this source and adopt another? Whether it will work out for

him or not? Whether his thought is correct or not? If he has given up the former source of income while the new source has still not fallen into place, he will be in a state of agitation with respect to meeting his expenses etc. this is why it is said that one should not leave the door through which one is receiving sustenance. The Sahaabah-e-Kiraam τ were also meticulous on this point. Hadhrat Nafi Bin Samoorah τ explains, "I used to send goods to Syria and Egypt. I stopped doing so and began sending goods to Iraq. As a result, Hadhrat Aaisha τ said to me, 'What has happened to you and your business? I have heard Rasool-e-Paak ε saying, "When Allaah I gives a person sustenance through some means or avenue, it should not be given up as long as no change has taken place therein, as long as no problems have occurred whereby it has come to a stop or there are no longer any profits being received.'"

From this we learn that one should not give up a running source and means of income, for this is ingratitude towards the bounty of Allah I and an insult to that means of sustenance. Many a times it is seen that a person, due to some flimsy excuse gives up a solid source of income whether it is working for someone or some other means. He does this before setting into place something else and lands himself into serious problems because of this. This is a punishment for his lack of appreciation. Yes, if he is fired, if it no longer works out well or if it was a means contrary to the Shariah, he should not be worried, Insha Allaah I, some other arrangement will be made for him, for Allaah I is the Causer of all causes. There are thousands of means in His power. There are thousands of doors in His control any one of which He can open up for him. Therefore, one should continue looking for something with seriousness and be occupied in making Duaa as well. He is the Provider and is All Powerful, He will certainly open some door of sustenance or the other. Under such circumstances, one should accept even some outwardly trivial means that presents itself. It could very well happen that further progress occurs through this means.

Therefore O traders and those who earn do not consider as trivial any such form of sustenance through which you are presently earning and which is successful. Do not give it up for you may not be as successful in some other venture.

NABI-E-KAREEM ε'S STATEMENTS WITH REGARD TO WEALTH AND PROPERTY

O TRADERS WITH IMAAN-DO NOT HANKER AFTER EXCESSIVE WEALTH AND PROPERTY

Translation: It is reported from Hadhrat Ibn Masood τ that Nabi-e-Kareem ε said, "Do not hanker after so much property that you remain occupied with the world alone."

BENEFIT: This means that one should not get so involved in the quest for property (whereby one lives a life of luxury), for it will occupy most of one's time in the pursuit of this world whereby one will not have time for good deeds, Ibaadat and other related activities. The more property one possesses the more will be one's occupation with the world. At times one is arranging this, at times calculating that as a result of which, let

alone time for Nafl Ibaadat, one will not even have the opportunity to perform one's Fardh Ibaadat. If one wants the wealth of the world, it comes only with a troubled mind.

NABI ε'S STATEMENTS WITH REGARD TO THE FLOWING OF WEALTH AND PROPERTY

Translation: It is narrated from Hadhrat Ibn Masood τ that Nabi-e-Kareem ε said, "Allaah I has distributed sustenance among His creation. Allah I endows the world to those whom He loves as well as to those He does not approve of and is displeased with. He grants Deen only to those that He loves and approves of. Thus, one who has been endowed with Deen (though he has no wealth) has been loved by Allaah I and has been made the beloved of Allaah I."

BENEFIT: Consider what a basic and foundational teaching has been conveyed by Nabi-e-Kareem ε in this Hadeeth. Having wealth and the continuous flowing of wealth into one's possession is not at all a sign of Allaah I's pleasure. Allaah I grant this even to those with whom He is displeased because wealth and the world are not valuable in the sight of Allaah I otherwise He would have withheld it from His enemies. Yes, on the contrary, the wealth of Deen, the wealth of good deeds, the Taufeeq to do the actions leading to Jannah, the fervour and ability to abstain from things which go against the Shariah and are impermissible is granted only to those with whom Allaah I is pleased, whom Allaah I loves even though they may possesses no wealth.

Therefore O people of Imaan, never think that Allaah I is pleased with those who possess an abundance of wealth because of which He is granting them this wealth. If you see the wealth of Deen with someone, know that Allaah I is definitely pleased with him

O people of Imaan, do not hanker after more property. An abundance of wealth and being wealthy is not a sign of being beloved to Allaah I

NABI ε SAW MORE POOR PEOPLE IN JANNAH THAN THE RICH-WHY?

Translation: It is related from Hadhrat Imraan Husain τ that Nabi-Kareem ε said, "When I looked at Jannah, I found more poor people in it and when I looked at Jahannum, I saw more wealthy people in it."

BENEFIT: When Nabi ε journeyed to Jannah and Jahannum, he saw in Jannah mostly those who were poor in the world and weak in a monetary sense. He saw very few wealthy people. The reason for this is, though wealth is a source and means of goodness, it is also a source and means of destruction, ruin, evil and pride. The poor will not be taken to task with regard to the discharging of Zakaat etc. while the rich will be taken to task in this regard. In most cases, they will be subject to punishment after being taken to task because of their wealth. Many sins linked to wealth will begin taking place. Due to wealth freedom and luxury become the order of the day. One begins to spend wastefully

and on sinful activities. These wealthy people generally spend freely on worldly pursuits but become totally miserly when it comes to spending on Deeni activities. So much so that many a wealthy person does not calculate and discharge his Zakaat correctly considering it to be a means of loss and damage. When it comes to weddings and impermissible avenues, they spend thousands, even hundreds of thousands without blinking an eyelid while they shy away from donating even a hundred rupees towards the local Masjid or Madrasah. This is the reason why few wealthy people will go to Jannah. It should also be borne in mind that reference here is made to poor but pious people and not just poor.

MOST WEALTHY PEOPLE WILL BE IN THE LOWER RANKS OF JANNAH

Translation: Hadhrat Abu Zarr τ mentions that Nabi-e-Kareem ε said, "Those who have abundant wealth, 'the wealthy people' will be in the lowest rank of all on the Day of Qiyamah, except if they spent freely in the path of Allaah I and their wealth was Halaal as well."

BENEFIT: This means that generally the wealthy people are not abstemious and Allaah fearing. Due to the free flowing of wealth towards them, they end up being occupied in maters of sin and extravagance. Rarely do they occupy themselves with Zikr, Tilaawat and good deeds. On the one hand, their actions of the Aakhirat are few while on the other hand, their sins are numerous because of which their rank in the Aakhirah is lowered. Yes, if they had spent their wealth on Deeni avenues, if they had freely given charity in the path of Allaah I, if they had served the Islamic Madrasahs and Masaajid, if they had spent on the poor and needy, the widows and orphans, they will find the rewards for all this in the Aakhirah due to which their rank will be raised.

Therefore O traders, shopkeepers and those who earn wealth spend in the path of Allaah I and live a comfortable life in both the worlds.

THE TEACHINGS OF NABI ε WITH RESPECT TO EARNING WEALTH AND THE WORLD

O PEOPLE OF IMAAN! EARN THE WORLD BUT DO NOT ATTACH VALUE TO IT

It is reported from Hadhrat Sahl τ that Nabi-e-Kareem ε said, "If the world had the value of a mosquitoes wing in the sight of Allaah I, Allaah I would not have given a disbeliever a single sip of water in the world."

BENEFIT: Ponder over this Hadeeth-e-Paak. Consider the case of one who displeases Allaah I and His Rasool ε for the sake of this world, who puts his life in the next world in jeopardy and thereby exchange it for being taken to task and punished in Jahannum. For the sake of this world, he is prepared to murder his brothers, care not even for his own parents. All this is done for the world which in the sight of Allaah I is not even equal to a single wing of an insect. This is why Allaah I grants the world in abundance to

disbelievers. On seeing the worldly possessions of the disbelievers, the Mu'min becomes disturbed and worried and chooses to earn by means of both Halaal and Haraam in whichever way he can.

Therefore, O people of Imaan, O Muslims, acquire the world to the extent of necessity but do not attach value and honour to the world nor allow it a place in your heart. Reserve your heart for your Master, He who grants you all bounties. The benefit of this will be that you will be able to tread a path in keeping with Allaah I's pleasure and earn your rank in Jannah.

WELTH IS A BOUNTY OF ALLAAH I, DO NOT SPEND IT IN AVENUES CONTRARY TO THE SHARIAH

It was asked of Hadhrat Saeed Bin Jubair τ, what is meant by Nabi ε forbidding one from destroying his wealth. He replied, Allaah I grants him Halaal sustenance (his income is Halaal) but he spends it on Haraam things.

BENEFIT: This means that one has earned through effort and labour, one has acquired a profit correctly and in keeping with the Shariah, by working hard planting and harvesting a crop and thereafter used this earning to commit some sin like buying a television, giving money for bribery, purchasing liquor or some other intoxicant, wasting money on an extravagant wedding, buying a VCR, spending the money on an unjust lawsuit, spending in order to establish a name for oneself and showoff etc. This is what it means to destroy the bounty given by Allaah I. By destroying this bounty of Allaah I, it will gradually be snatched away from one resulting in poverty and straightened circumstances. Observe this condition of people who have destroyed the bounty of Allaah I and spent on fulfilling their every whim in every age and take lesson from them.

O TRADERS, EARN WEALTH BUT DO NOT HAVE LOVE FOR WEALTH FOR IT WILL HARM YOUR AAKHIRAT

Translation: It is reported from Hadhrat Abu Moosa τ that Nabi-e-Kareem ε said, "One who loves the world will harm his Aakhirat while one who loves his Aakhirat will cause a loss to his world. Therefore, give preference to that which is lasting over that which is temporary."

BENEFIT: Consider the fear this Hadeeth induces. Where will one who spends more time for the world and hankers after wealth have time to perform good deeds, engage in Zikr, Tilaawat, Wazaaif and Duaas? One who is at all times occupied with the affairs of this world, running from pillar to post is firstly not punctual on his Fardh Salaah, or if he does perform his Salaah, has no time for other acts of Ibaadat, Tilaawat etc.

On the other hand, one who is always occupied with the actions of the next world has little opportunity to earn the world due to which his worldly possessions are few. These people are successful because they have secured and beautified their Aakhirat while tolerating having less of the world. They have borne the hardships of the journey, reached Jannah and not only will they live a life of peace and comfort but one of great enjoyment and luxury.

THE DISCUSSION ON TAKING OATHS IN ORDER TO SELL ONE'S GOODS AND ITS BEING FORBIDDEN

DO NOT REPEATEDLY TAKE OATHS IN ORDER TO SELL ITEMS FOR IT IS A GRAVE SIN TO DO SO

Translation: Hadhrat Abdur Rahmaan τ says, "I have heard Nabi-e-Kareem ε saying, 'Businessmen are (generally and mostly) sinful traders.' Thereupon one person asked, 'Has Allaah I not made buying and selling Halaal?' He ε then replied, 'Yes He has but they take oaths and reap sins thereby.'"

BENEFIT: The meaning of this is, people by and large depend on the word of a person taking an oath. Therefore, **people take false oaths in order to get rid of their goods.** People buy from them on the basis of their oaths. As an example a shopkeeper is often heard saying, "Upon the oath of Allaah I, you will not get these goods at any other shop. Upon the oath of Allaah I no one else will give you such a discount. Upon the oath of Allaah I I am giving it to you at cost," whereas this is contrary to reality. By taking such false oaths, the trader causes the buyer to incline towards purchasing from him, who bends the buyers mind and will so that his wares can be sold as a result of which he can secure a profit and increase his capital.

O traders do not take oaths in order to sell your goods because such oaths are generally exaggerations, contrary to reality and actually amount to falsehood. Accepted, if the oath is based on truth then too, do not take it, for to repeatedly take the name of Allaah I for the sake of worldly gain is disrespectful.

ALLAAH I WILL NOT LOOK WITH GRACE AT ONE WHO TAKES FALSE OATHS IN ORDER TO SELL GOODS

Translation: It is reported from Hadhrat Abu Zarr Ghaffari τ that Nabi-e-Kareem ε said, "There are three such types of people with whom Allaah I will not talk on the Day of Qiyamah, will not look with mercy towards them nor will He purify their Nafs (so that they can enter Jannah). There will be a painful punishment for them." Hadhrat Abu Zarr τ said, "They will be in a state of great loss O Rasool of Allaah, who are they?" Nabi-e-

Kareem ε replied, “Those who wear their trousers below their ankles. Those who do a favour for someone and throw it in their face as well as those who take false oaths in order to get rid of their goods.”

BENEFIT: This means that the oath is taken in order to move the stock and prevent it from standing in the shop or to sell at a higher price. For this, they take false oaths so that the buyer may incline towards the goods. One will generally see butchers and some cloth merchants, no matter what the condition of the meat may be, they will take an oath in order to praise it. The material is of an inferior quality but the merchant will take an oath and falsely praise it so that he can get rid of it and continue deriving a profit.

O traders do not take false oaths in order to sell your wares. Speak the truth and do not move your stock through false oaths. Take heed! Even if your stocks do move, there will be no blessings in it. You will not be able to derive true benefit through such profits. You will remain deprived of the mercy of Allaah I over and above which you will face severe punishment.

ONE WILL NOT RECEIVE ANY BLESSINGS IN ONE’S SUSTENANCE BY TAKING FALSE OATHS INN ORDER TO SELL GOODS

Translation: Hadhrat Abu Hurairah τ mentions, he heard Nabi-e-Kareem ε saying that even if one moves stock by taking false oaths, it will remove the blessings.”

BENEFIT: This means that people trust in an oath without giving the matter further thought, buy the item and later on regret having done so. They think that it would have been better for them not to have bought it. Thus, for the sake of worldly gain Allaah I’s name is subjected to disrespect.

Therefore O traders, as far as possible, do not subject the name of Allaah I to disrespect by taking oaths. Even if it leads to the sale of goods, the blessings of such earnings will be lost.

EVEN IF GOODS SELL DUE TO TAKING OATHS, DO NOT TAKE SUCH OATHS

Translation: It is related from Hadhrat Abu Qatadah Ansari τ that he heard Nabi-e-Kareem ε saying, “Save yourselves from taking excessive oaths while buying and selling even though it leads to sales, it causes a lack of blessings.”

BENEFIT: When people take oaths in order to sell their goods, they are generally false oaths, they are contrary to reality. This is a cause of greatly disrespecting the pure name of Allaah I. How can one who has Imaan tolerate this? There is no goodness in taking

such oaths because it reduces or destroys the blessings in one’s earnings. What benefit is there in such an action which has so many shortcomings?

Some salesmen have this habit; they are habituated to taking oaths. Butchers, do this while praising their meat. O people, bear in mind the teaching of Nabi-e-Kareem ε and save yourselves from this bad habit.

IF SOME SIN OCCURS WHILE TRADING, OFFSET IT BY GIVING SADAQAH

Translation: It is reported from Hadhrat Qais τ that Nabi-e-Kareem ε said, “O Jamaat of traders, during your buying and selling inappropriate occurrences take place, (lies, exaggeration etc) oaths are taken. Therefore, wash it away with Sadaqah, with charity and alms.”

BENEFIT: While conducting one’s business, it happens at times that certain occurrences which are contrary to Taqwa, Tawakkul on Allaah I and the Shariah take place. Useless actions and speech as well as lies are spoken. It is evident that these are sins and we have been commanded to offset these by giving Sadaqah.

Therefore O traders, certain things which are against the pleasure of Allaah I and His Rasool ε take place during the conducting of one’s business. Consequently give Sadaqah in order to compensate for it. Wealth does not decrease through Sadaqah. By Sadaqah here is meant Nafl Sadaqah. One method of doing this is to give a portion from every sale in Sadaqah.

TRADERS AND BUSINESSMEN ESPECIALLY COMMANDED TO GIVE SADAQAH AND CHARITY

Translation: It is reported from Hadhrat Qais τ that Nabi-e-Kareem ε said, “O Jamaat of traders, during your buying and selling, lies, taking of oaths etc. take place. Therefore, compensate for it by giving Sadaqah.”

It is reported from Hadhrat Bara τ that Nabi-e-Kareem ε said, “O Jamaat of traders, you take many oaths, therefore attach it with the giving of Sadaqah.”

It is reported from Hadhrat Qais τ that Nabi-e-Kareem ε said, “O Jamaat of traders, Shaytaan and sins get mixed up in your buying and selling. Therefore, compensate for it by giving Sadaqah and charity.”

BENEFIT: Salesmen, in order to convince the customer and sell their wares to them so that they can acquire profit thereby, resort to exaggeration in praising goods and with

respect to the price which is contrary to reality. For example, they say, "You will not get these goods anywhere else. Everyone else has the imitation and I am the only one with the genuine article." Similarly, they say with respect to the price, "We are greatly reducing the price, in fact we are giving it to you at dead cost." By saying such things one commits a sin and by committing sins one's sustenance decreases, the blessings become less or one looses the blessings altogether because of which one's business is affected. This is why, in order to compensate for this shortcoming, Nabi-e-Kareem ε advises us to give Sadaqah because through such Sadaqah the sin is forgiven, the blessings are reinstated and the filth of telling lies is also washed away.

O traders, keep on giving some Sadaqah at all times. If one cannot give cash, then give in kind from one's stock so that one keeps on being saved from the impurities of sin and maintaining blessings in one's business.

THE STATEMENTS OF NABI ε WITH REGARD TO BUSINESS, BLESSINGS AND PROFIT

HOW WILL ONE DERIVE BLESSINGS THROUGH BUSINESS?

Translation: It is reported from Hadhrat Abu Saeed Khudri τ that Nabi-e-Kareem ε said, "One who acquires goods while keeping in mind its rights will find blessings in it, while one who acquires goods without keeping its rights in mind will be like one who eats but does not get full."

BENEFIT: The meaning of fulfilling its rights is not to acquire it through means which are contrary to the Shariah and Haraam. One fulfills the Shari rights like discharging Zakaat, making Qurbaani etc. One should not earn for the sake of pride, fame and showing off and one should not spend wealth wastefully and in impermissible and sinful avenues. One should not forget the Faraaidh and Waajibaat of Allaah I in one's pursuit of wealth. By bearing all this in mind, there will be blessings in one's earning, otherwise, there will be no end to one's problems and worries in spite of having wealth.

HOW DO BLESSINGS OCCUR IN WEALTH?

Translation: Hadhrat Hakeem Bin Hazaam τ mentions that Nabi-e-Kareem ε said, "This wealth appears to be very lush and fertile and is very sweet and beautiful. One who earns it with the purity of his Nafs will have Barkat in it while one who earns it with the expectation of the Nafs (with greed and avarice) will not gain Barkat from it. He will be like one who eats but does not fill his stomach. The giving hand is better than the one that takes."

BENEFIT: This means that wealth when looked at is very sweet and beautiful but at times the ends result of this wealth is bad. For one who earns wealth while bearing in mind the principles and laws of the Shariah, it will be a source of goodness for him while one who earns it by ignoring and not giving due attention to the laws of the Shariah, to Halaal and Haraam, does not spend in the path of Allaah I, is miserly, is always caught up in the greed and avarice for wealth, who spends his twenty four hours preoccupied with it, will see nothing but wealth before his eyes, will not acquire true profit and benefit, will not acquire its blessings but will remain deprived.

HOW WILL THERE BE AN INCREASE IN SUSTENANCE?

Translation: It is reported from Hadhrat Anas τ that Nabi-e-Kareem ε said, “One who likes abundance in his sustenance and that he should be remembered after death should treat his relatives well.”

BENEFIT: This means that when a person spends on others, spends on his relatives so that he can benefit the creation of Allaah I, Allaah I will cause an increase and blessings in his sustenance.

Therefore, O traders and wealthy people, if you want an increase and abundance in your wealth, spend on your relatives and assist them monetarily. As a result of this, Allaah I will grant you an abundance of wealth. When you spend on the servants of Allaah I, Allaah I will spend on you.

THERE WILL BE BLESSINGS IN ONE’S BUSINESS AS LONG AS ON DOES NOT DESTROY ONE’S DEEN BECAUSE OF PROFITS

It is reported from Hadhrat Anas τ that Nabi-e-Kareem ε said, “La ilaha illallal” always saves the creation from the wrath of Allaah I(from being taken to task by Allaah I and from a decision against one) as long as one does not give preference to the Dunya and put Deen in the background.”

BENEFIT: This means that a person will remain safe from being taken to Task by Allaah I as long as he does not destroy his Deen because of the Dunya. If he does not care about Deen and the Aakhirat due to his obsession with and quest for wealth and profit and thereby destroys his Deen by adopting impermissible means of earning, breaches trust while doing business, hoodwinks people into buying reject items, usurps peoples wealth and consumes it. By doing these things he may find some worldly benefit but in the Aakhirat, there is nothing but loss upon loss. In such cases, a person remains deprived of Allaah I’s assistance, from His help and from blessings. He becomes caught up in the snare of Allaah I and in spite of his abundance of wealth, finds no peace of mind and contentment of heart.

Therefore O people, do not destroy your Aakhirat because of worldly gain, because of your business and shops. Do not destroy your eternal peace and comfort, your eternal wealth for the sake of a life in this world which will last for sixty to seventy years, for this is not an act of intelligence. Tolerate less in this world as long as your Aakhirat remains firm and intact.

WHAT SHOULD BE DONE IF THERE IS DIFFICULTY AND A LACK OF BLESSINGS IN ONE'S BUSINESS

Translation: It is reported from Hadhrat Ali τ that Nabi-e-Kareem ε sat on the Mimbar on the occasion of the battle of Tabuk, praised Allaah I and said, "O people! I command you with that which Allaah I commanded us and I forbid you from that which Allaah I forbade. Acquire your sustenance with seriousness. By the oath of Him in whose hands the life of Muhammad is, your sustenance seeks you out just as death seeks you out. If you are in straightened circumstances as far as your sustenance goes, acquire it through obedience to Allaah I. (do not acquire it through unlawful means)."

BENEFIT: Allaah I created man and along with him, also created his sustenance. Since Allaah I has concealed sustenance in different means, we are commanded to adopt means. Just as death is certain, so too is receiving one's sustenance. At times it can happen that one undergoes difficulties in earning a living and as a result, resorts to unlawful ways and means of earning and gets involved in sins like breach of trust and usurping the wealth of others.

Therefore O Muslim businessmen and shopkeepers, if at times you undergo difficulty in your business endeavours, resort to the obedience of Allaah I, Ibaadat, Tilaawat and Istighfaar. Do not hanker after wealth by giving up your Faraaidh and Waajibaat.

EVEN IF ONE MAKES A SMALL PROFIT, SELL THE ITEM, DO NOT AWAIT BIG PROFITS

Translation: Hadhrat Ali τ says, "Do not reject a deal because of a small profit, for you will then be deprived of greater profits."

BENEFIT: This means that even if one is earning a small and insignificant profit, sell the item and do not hold it back. It could well happen that one does not sell it for a small profit and thereafter the item sits in the shop without being sold at all as a result of which one suffers a loss, the item gets damaged or some other shortcoming occurs as a result of which, let alone the profit, one looses that stock. Another point to bear in mind is that it is better to have a smaller profit with a bigger turnover then a bigger profit with a smaller turnover. If one attracts fewer customers to one's shop, one's sales will automatically

drop. Along with this, if one takes a smaller profit, it is a means of good will towards the creation and assisting them which will earn one rewards.

Therefore, O traders and shopkeepers, do not hold back stock. Even if you are generating a smaller profit, sell the stock as a result of which your customer base will increase and with it your turnover and overall profit along with which you will also be taking the customers into consideration and earn reward thereby.

NABI ε'S STATEMENTS WITH REGARD TO THE DANGERS OF TRADING AND HE DESTRUCTION OF WEALTH

WHEN DO THE CAUSES OF WEALTH BEING DESTROYED AND RUINED COME INTO EFFECT?

Translation: It is reported from Hadhrat Jaabir τ that Nabi-e-Kareem ε said, "One who discharges the Zakaat on his wealth properly, its harm (loss, theft and destruction is ended) and loss is removed."

BENEFIT: The destruction of wealth, the loss of wealth or business, similarly, the decaying of stock, theft etc. are generally linked to Zakaat. When a person earns wealth, Allaah I endows him with it but in spite of being endowed with this wealth by Allaah I, he does not fulfill but rather destroys its Faraaidh, how can there ever be blessings and Barkat in such wealth? Wealth does not decrease through discharging Zakaat. In fact it protects one's wealth. Wealth is protected from accidents and incidents by the discharging of Zakaat on it.

Therefore, distance all difficulties and problems which are to come by means of Zakaat and Sadaqaat. Thus, the discharging of Zakaat is the stamp of protection on one's wealth. Once it is stamped, it is registered for protection.

A LOSS IN BUSINESS, DIFFICULTIES IN ONE'S BUSINESS AND A SHORTAGE IN WEALTH IS DUE TO SINS

Translation: It is reported from Hadhrat Thaubaan τ that Nabi-e-Kareem ε said, "Whatever a person does for the sake of sin causes him to loose sustenance."

BENEFIT: Consider sustenance and its increase and abundance to be a bounty of Allaah I and His endowment. One cannot displease one's benefactor and expect to be endowed by him. Allaah I is kind and merciful towards His servants in spite of their sinfulness just like kind and affectionate parents towards their undeserving and disobedient children. Even though one may succeed in earning through one's efforts and endeavours but by

committing sins in the process, the goodness and blessings of that wealth is removed. This is why, in spite of having an abundance of wealth, such people do not enjoy a life of peace and comfort, of serenity and tranquility.

At times it happens that in spite of sinning, one keeps on receiving wealth, wealth keeps on increasing. It could be a case of Allaah I giving the person a chance to give up his sins and come to his senses.

In this way Allaah I delays taking him to task. At times it also happens that Allaah I keeps on giving to the person so that he can be taken to task later on as a result of which his monetary condition deteriorates after some time. His problems and difficulties keep on increasing and at times his means of livelihood come to an end while at other times problems arise with respect to his means of earning. Sometimes, in spite of having the means of livelihood, they still do not find ease in earning. At other times it happens that there is ease in earning but due to problems arising the wealth is tied up in sorting out these problems which becomes a source of worry and concern. Then again, it happens that wealth keeps on coming but the person does not know where it is going and how he is left with nothing. At times, there is a flow of wealth but due to some illness or difficulty it does not remain and is spent on treatment and cures or solving problems. It also occurs at times that the wealth itself is destroyed. Then again, it happens that there is an abundance of wealth but no peace of mind due to domestic problems as a result of which the actual objective of having wealth is lost. In short, there are many different forms whereby Allaah I takes a person to task and Allaah I does so by whichever form of taking to task is appropriate for whichever individual. It happens at times that Allaah I grants an abundance of wealth but does not grant the person the Taufeeq to do good deeds due to which the bounty of Aakhirat, Jannah is snatched away from him.

Therefore O people, O those who believe, do not disobey Allaah I, do not commit sins otherwise it could well happen that you are taken to task as a result of which you are deprived of the bounty of wealth and the comforts it provides. Instead of an abundance of wealth you may end up in difficulty and straightened circumstances. Do not look at the condition of non Muslims, for this world is their paradise whereas this world for you is a test and Jannah is to follow. Understand this well.

HOW SHOULD ONE SAVE ONE’S WEALTH FROM DESTRUCTION AND RUINATION?

Translation: It is reported from Hadhrat Umar Farooq τ that Nabi-e-Kareem ε said, “If any person’s wealth is destroyed on land or sea, it is destroyed because of not having discharged his Zakaat.”

Translation: It is reported from Hadhrat Hasan τ that Nabi-e-Kareem ε said, “Protect your wealth by giving Zakaat.”

BENEFIT: Consider the fact that this Hadeeth deals with the cause of people’s wealth being destroyed. Due to their failure to discharge their Zakaat, their Sadaqaat-e-Waajibah, due to their commission of this major sin their wealth is ruined. When Zakaat is correctly taken out of wealth, such wealth is protected from calamities. This Zakaat is in reality the protector of wealth and a basis of Barkat in wealth. It is mentioned in the Glorious Quraan, “Wealth increases by giving charity.” Whereas, Shaytaan whispers that the giving of Zakaat and Sadaqah will decrease one’s wealth. On the other hand, when it comes to spending on evils and sins, Shaytaan encourages one to spend lavishly.

Bear in mind that Zakaat is the second most important pillar of Islaam. The denial of this pillar leads to a person becoming a Murtad (renegade) and takes him of the fold of Islaam. **Hadhrat Siddique-e-Akbar τ declared war and Jihad on those who denied the need to discharge their Zakaat.** The Glorious Quraan has commanded that Zakaat be discharged at approximately eighty different places.

Zakaat is Waajib on stock in trade. If one possesses stock to the value of 613 grams of silver, one will have to give twenty five rupees on every thousand. Yes, one will firstly have to deduct all liabilities. For example, one has twenty thousand rupees worth of stock in the shop and a year passes without having any liabilities then Zakaat will be discharged on the entire amount. If one is owing five thousand rupees, then Zakaat will be calculated on the balance of fifteen thousand.

This is with regard to stock in trade. If one has cash and the amount reaches twelve thousand, Zakaat will also be Waajib on this. If ones cash and jewelery together reach the value of twelve thousand, then too Zakaat will be Waajib provided it is in one’s possession for an entire year. The Zakaat will be Waajib as soon as the year ends. One should study the Masaail of Zakaat from relevant books or enquire from Ulema.

BY NOT GIVING ONE’S ZAKAAT, THE WEALTH WITH WHICH IT MINGLES IS ALSO DESTROYED

Translation: It is reported from Hadhrat Aaisha τ that Nabi-e-Kareem ε said, “That wealth which is mixed with the wealth of Zakaat (that portion which was due to be given as Zakaat) destroys it.”

BENEFIT: This means that Zakaat was Waajib on wealth but was not taken out and remains with the original wealth. For example, one had a hundred thousand rupees the Zakaat on which is two and a half thousand rupees. This amount was not taken out and separated from the total but was left with it and an entire year passes by during which

time one carries on conducting business with the Zakaat amount mixed with the other amount, this amount which was due as Zakaat will destroy the entire hundred thousand.

Therefore, O wealthy traders, separate the amount of Zakaat which has become Fardh and discharge it otherwise the entire amount will start being affected by loss. At times one does not even realize this is happening. The Zakaat was not taken out for fear of the wealth decreasing. Here, the opposite takes place where the entire amount is afflicted with destruction. A mind that thinks along these lines is faulty, for by discharging one's Zakaat, one's wealth increases.

NABI ε'S STATEMNTS WITH REGARD TO OCCUPATIONS
THERE ARE NUMEROUS MEANS OF EARNING IN BUSINESS

Translation: It is reported from Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said, "There are twenty doors of Rizq, nineteen of which are kept in business and one is in being a goldsmith."

This means that there is ease and abundance in owning one's own business. The type of goods to be sold and the taking of a suitable profit remains in one's control. The level of profit and effort is in one's control. One's income is not fixed and limited as in the case of working for someone. The more stock one purchases and sells the more will be one's profits. This is not the case with selling gold. Firstly, the buying and selling of gold is not an everyday occurrence and one can earn only by selling jewelry. Also, there is a greater chance of getting involved in that which is impermissible because it can lead to interest based dealing. From this we learn that business and trade is better than being a jeweler.

Translation: It is reported from Hadhrat Jaabir τ that Nabi-e-Kareem ε said, "Nine tenths of Rizq is kept in trade and the remaining tenth is in farming with animals."

BENEFIT: There is more potential to earn through business than through farming with animals. It is evident that when farming, one's sales are limited to the animals one breeds while in trading, one can keep many different types of stock. Apart from this, one will always be around animals and this is not suitable for the sensitive natured.

THE SALE OF GOATS WAS THE WORK OF THE AMBIYA υ

Translation: It is reported from Bin Moosa Uqbah τ that among the best forms of livelihood is the occupation with agricultural and goat farming. This was the occupation of the Ambiya υ. Whatever action a farmer does or whatever happens to him without his

choice in the matter, is a source of reward for him. So much so, when birds, ants and worms eat from his crop, he is rewarded even for this.

BENEFIT: To grow and sell crops is also a good occupation. The need of the general creation is met from such an occupation. One receives rewards for agricultural farming. If a portion is stolen or if animals graze among the crops, one is rewarded for this loss as well. If birds or worms cause any damage to the crop, then too, one is rewarded for this. The occupation with goats, buying and selling them, is the work of the Hadhraat-e-Ambiya υ. Over and above this is the worldly benefit therein. These days, people are not inclined towards farming with goats. One reason for this is that such an occupation is looked down upon. This is incorrect for one's position does not fall because of one's occupation. All forms of occupation are equal. Can the work of the Ambiya υ ever be considered as lowly? The raising of goats is a Sunnah and to act upon this is easy. One should do so with the intention of Sunnah and Barkat. One will receive reward as well as worldly benefit.

THE SALE OF CLOTH AND ITR IS AN EXCELLENT BUSINESS

Translation: It is reported from Hadhrat Ibn Umar τ that Nabi-e-Kareem ε said, "If the inhabitants of Jannah were given an option to trade, they would have dealt in the trade of cloth and Itr."

BENEFIT: From this we learn that trading in cloth and Itr is better. Trading in cloth also refers to ready made clothing as well as the cloth itself. A group among our pious predecessors was occupied in the sale of cloth. Imam Abu Hanifa (R.A.) was a cloth merchant. Hadhrat Abu Bakr τ the first Khalifa also dealt in the sale of cloth.

Apart from this, there is cleanliness and purity in dealing with cloth and Itr.

These days, dealing in cloth is a successful occupation. Just look at the different clothing and material shops in the marketplaces of the cities and towns. The Itr business on the other hand is not a successful one because the people of our region do not have a taste for Itr though it is still thriving among the Arabs.

NABI ε WAS OCCUPIED IN TRADE AND COMMERCE BEFORE PROCLAMATION OF NABUWWAT

Translation: Hadhrat Sa'ib τ mentioned, "I said to Nabi ε you used to enter into partnership with me during the period of Jahiliyah before your Nabuwwat and you used to be an excellent partner. You never used to fight, argue or oppose anyone."

BENEFIT: Before the proclamation of Nabuwwat, Nabi ε was occupied with trade in partnership with Hadhrat Sa'ib τ. Nabi ε had experience in running partnerships because of which there were blessings in such partnerships with him as has been mentioned. After proclamation of Nabuwwat, Nabi-e-Kareem ε did not adopt any other occupation but there is mention made of him having goats in Madinah Munawwarah.

Before proclamation of Nabuwwat and before marriage, Nabi-e-Kareem ε was involved in a partnership with Hadhrat Khadijah τ on whose behalf he traded. He went to Syria in connection with this occupation of trading and returned to Makkah Shareef with great profits. Hadhrat Khadijah τ received double the profit others used to earn through their businesses as a result of which she gave double the amount agreed upon to Nabi ε as well.

THE INCIDENT REGARDING THE TRADE JOURNEY TO SYRIA

Nafeesah who was the sister of Ya'la Bin Muneer says that when Nabi-e-Kareem ε's age reached twenty five, Abu Taalib said to him, "I am a poor person and we are undergoing difficulties for some time now. Some of your fellow tribesmen are going to Syria on a trade mission and Khadijah τ is a wealthy woman who sends goods on a partnership basis to this destination. She is sending some people to Syria in a trade caravan. If you speak to her in this regard, she will readily accept you to do business on her behalf. When Hadhrat Khadijah τ heard about this, she sent a person with the request to trade with her goods and promised to give Nabi-e-Kareem ε double what she used to give to others. In another narration, Nafeesah mentions that Nabi ε earned great profits as a result of which Hadhrat Khadijah τ gave much more than the amount agreed upon to Nabi-e-Kareem ε.

Ibn Jauzi (R.A.) mentions that Nabi-e-Kareem ε also undertook a journey to Yemen with his uncle Zubair Bin Abdul Muttalib. This journey was undertaken with Maisarah, the slave of Hadhrat Khadijah τ. This journey to Syria was his second one. The first journey was undertaken with his uncle Abu Taalib when Nabi-e-Kareem ε was twelve years old. Nonetheless, these journeys were undertaken before proclamation of Nabuwwat. Nabi ε also shepherded goats for a fee as is mentioned in Bukhaari Shareef. After call of Nabuwwat, Nabi-e-Kareem ε was totally occupied with inviting people towards Islaam, with Da'wat and Tableegh. He ε was so occupied with this effort that there was no time for conducting trade and business. Although, in Madinah Munawwarah Nabi-e-Kareem ε eventually had many goats. Apart from this, the Hadhraat-e-Ansaar τ used to assist Nabi-e-Kareem ε. After Khaibar, Nabi-e-Kareem ε took some land in his possession with the income from which he saw to the needs of his wives and the visitors. Yet, after his demise, he did not possess a single dirham or dinar as is mentioned in Muslim Shareef by Hadhrat Aaisha τ.

WORKING WITH ONE'S HANDS IS LOVED BY ALLAAH I

Translation: It is reported from Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said, **"Earning a Halaal livelihood is Jihad and Allaah I loves the person who works with his hands."**

BENEFIT: Working with one's hands by taking up a trade like furniture making, tailoring is like the work of the Hadhraat-e-Ambiya for they also worked with their hands. As such it is mentioned in Bukhaari Shareef that Hadhrat Zakariyyah υ was a carpenter.

EARNING WITH ONE'S HANDS IS THE BEST EARNING

EARNING WITH ONE'S HANDS IS BETTER AND IS FULL OF VIRTUE

Translation, It is reported from Hadhrat Raf'i τ that Nabi-e-Kareem ε was asked which form of earning is the best. He ε replied, "The earning of a person with his hands and every such sale which is with goodness (in keeping with the Shariah)."

BENEFIT: **Nabi-e-Kareem greatly praised earning with one's hands.** An important reason for this is the fact that it allows one to have free time at one's disposal. Secondly, time for one's Zikr and Tilaawat as well as household responsibilities can easily be taken out. One is not tied up as in the case of a person working for someone else. Over and above this, it is the Sunnah of the Hadhraat-e-Ambiya υ. It is mentioned in Bukhaari Shareef (V. 1 Pg. 278) that Hadhrat Dawood υ ate from that which he earned by his own hands.

It should be borne in mind that there are different forms of earning, acquiring wealth and passing one's time:

1. Labour.
2. Holding a job.
3. Farming.
4. Business.
5. Taking up a trade or acquiring a skill like tailoring, watch repairs etc.

Points 3-4 and 5 enjoy superiority over the others.

Learning and teaching. The teaching of Deeniyaat, Quraan and Hadeeth and other aspects of Deen is the greatest and most superior of all occupation. Apart from the worldly benefits, one gets the opportunity to earn the immense rewards of serving the Deen and spread knowledge. Nabi-e-Kareem ε said, "The best among you is he who learns the Quraan and teaches it." (Bukhaari V. 2 Pg. 257). One can adopt any of these means, whichever is suitable and easy for one to do. It is permissible to work for non Muslims and non Muslim organizations but is not better for those with Imaan to do so.

THERE IS NOTHING BETTER THAN EATING THAT WHICH WAS EARNED BY ONE'S HANDS

Translation: It is reported from Hadhrat Miqdaam τ, "No one has earned better than that person who earns and eats with his hands. Allaah I's Nabi Hadhrat Dawood υ used to eat what he earned with his hands."

BENEFIT: What this means is that there are different forms of earning and fulfilling one's needs. These entail, being a labourer, working for someone, business and farming. Any such form of earning in which the hands are used, whereby something is made by the effort of one's hands, is referred to as a trade or skill, this is the best earning. One reason for this is one's effort with one's own hands. Secondly; one is not bound to and remains a slave of anyone else. One has free time and independence to see to one's important and necessary duties. One does not remain dependant on permission by someone else. One can freely go and perform one's Salaah with Jamaat and also perform other forms of Ibaadat. When one is working for someone, it happens that let alone Salaah with Jamaat, one does not even get the opportunity to perform Salaah at all.

It also happens at times that one is not able to see to someone in the family who is ill and care for them etc. It should also be borne in mind that this was the practice of the chosen servants of Allaah I, the Ambiya υ. Know that Hadhrat Dawood υ, Hadhrat Zakariyyah υ and Hadhrat Eesa υ earned by working with their hands.

EARNING WITH ONE'S HANDS IS THE EARNING OF THE AMBIYA υ

Translation: It is reported by Hadhrat Abu Huriarah τ that Nabi-e-Kareem ε said, "Hadhrat Dawood υ did not eat except what he earned by his hands."

BENEFIT: This means that he worked with his hands to earn a living and support himself. He did not work for someone else nor did he approve of depending on gifts from the creation as is the case of some Mashaaikh who have made Peeri Mureedi a means of earning the world. This is why they keep contact with wealthy people,

When earning through one's own efforts one can ensure maintaining one's Taqwa and Zuhd instead of depending on the wealth of the rich, for one will have to bow down to them. It often happens that in their dealings they contravene the laws of Shariah and fall short.

Therefore O chosen servants of Allaah I, fulfill your needs through your own efforts, for this is the method of the Ambiya υ. Even though people look down on it, it is loved by Allaah I.

HADHRAT ZAKARIYYAH υ WAS A CARPENTER

Translation: It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, "Hadhrat Zakariyyah υ used to work as a carpenter."

It should be borne in mind that trade, earning with one's hands by means of a trade or skill was the occupation of some Hadhraat-e-Ambiya υ. This is the best proof that can be furnished to prove this point. Hadhrat Dawood υ used to make armour, sell it and live of this earning. Remember, any occupation is not contrary to respect and honour and does not reduce one's nobility in any way just as Allamah Nawawi has written in the commentary of Muslim Shareef.

Hadhrat Abu Bakr τ used to sell cloth in the marketplace before becoming the Khalifa. (Bukhaari). Abu Bakr Abbas Razi was among the eminent jurists and used to sell lime. There were countless Akaabireen, Fuqaha, Muhadditheen and Auliya-e-Kiraam who used to earn their living in different ways. One should take into consideration one's environment and location and in keeping with that, adopt a suitable means of earning. The factor that should be kept in the forefront is that one should never disobey the commands of Allaah I and His Rasool ε.

THE OCCUPATION WITH THE QURAAN OR DEENI TEACHING IS AN EXCELLENT AND BLESSED OCCUPATION

Translation: It is reported from Hadhrat Uthman τ that Nabi-e-Kareem ε said, "The best among you is one who learns the Quraan and the one who teaches the Quraan and its teachings."

BENEFIT: From this Hadeeth we learn that the learning and teaching of the Quraan is an excellent work and occupation. One receives great returns for this in the world as well as in the next world. Without doubt, this is an excellent form of occupation in this world and a means of earning great rewards in the Aakhirat as well as a means of Sadaqah-e-Jaariyah. Yes, the point to bear in mind is the fact that whatever is received when teaching or serving the Deen should never be considered a salary. Can this lowly wealth ever be a wage or remuneration for the knowledge of Deen? Due to the fact that occupation with teaching does not allow one the opportunity to earn through some other occupation and there is also no Baitul Maal present from which an arrangement can be made to see to the daily needs of such teachers, the Ulema, the saintly souls and researchers have established the system of fixing a stipend so that the necessities of life can be fulfilled. So that there is no harm caused to the teaching due to resorting to an alternate means of earning along with teaching. Never consider it to be a wage or salary, nor should one request more than one's needs for one's basic necessities. The author of Fadhaail-e-A'maal writes in Fadhaail-e-Tijaarat:

Therefore, if a contract is undertaken for Deeni work, it is even better than trade, for this is definitely the work of Deen but the condition is that the effort of Deen be the objective and the money be taken in order to fulfill necessities. Consider the effort to be the actual objective and the money received to be an endowment from Allaah I. This is why, if a person is teaching at a particular place or issuing Fatwas, he should not leave this post on the basis of a better offer somewhere else. There are many incidents from the lives of the Akaabireen to substantiate this whereby they did not make earning their actual objective. They considered what they earned as an endowment from Allaah I. (Fadhaail-e-Tijaarat).

The gist of the matter is, whatever one receives in lieu of teaching the Glorious Quraan and for teaching Deen, do not consider it to be a wage or salary but rather regard it as a stipend or endowment. On the other hand, the general public and the Ummah at large have been commanded to bear in mind and see to the needs of those who give up worldly means of earning and dedicate themselves to the Glorious Quraan and to Deen according to the era in which they live. They should not be oppressed and dealt with unjustly. Do not pay them so little that they are at all times worried about seeing to their worldly needs and are always sad. These people are seeing to the needs related to the Aakhirat, therefore, see to their worldly needs so that they may serve the Deen with ease and peace of mind. Apart from this, also see to their other important needs, for to spend on them will reap rewards seven hundred fold. Bear in mind that in India there is no Baitul Maal from which their needs can be seen to and fulfilled, for this is not an Islamic country. It is Fardh for Muslims to contribute towards the Madaaris and Makaatib. These scholars are the people responsible for maintaining the Deen of Islaam. To assist them is Fardh upon the Ummah. Generally, these servants of Deen are looked down upon and dealt with harshly.

What is the attitude of people towards worldly educators and how well they approach and deal with them while spending freely on them? On the contrary, when it comes to those who serve Deen, their attitude towards them leaves much to be desired and is not at all a pleasing approach. Is this Deeni education so lowly and mean in their sight because of which they adopt this attitude? This should not be the case because through Deeni education both one's worldly life as well as one's life in the next world is made. Appreciate it and see to those who are educators in this field so that Deen remains alive in the country. The method of keeping the Deen alive is through Deeni, through Islamic education. These Makaatib and Madaaris are the forts of Islaam. Let alone the Deen, even the worldly achievements of the Muslims will remain and by allowing Deen to slip away, their worldly achievements too, will slip away.

NABI ε'S STATEMENTS WITH REGARD TO FARMING AND AGRICULTURE
THE OCCUPATION OF FARMING, ITS REWARDS AND ITS VIRTUES

Translation: It is reported from Hadhrat Moos Bin Uqbah τ that Nabi-e-Kareem ε said, "The best business among your businesses is agricultural and goat farming. This is the

way of the Hadhraat-e-Ambiya υ. The farmer is rewarded for whatever he produces whether directly by his actions or not, so much so that even when birds, ants and other insects eat from the produce, he is rewarded."

Translation: It is reported from Hadhrat Jaabir τ that Nabi-e-Kareem ε said, "When any Muslim buys something, he receives the reward of Sadaqah for whatever anyone eats from it. If any animals graze and eat from his produce, he receives the reward of Sadaqah. If any birds eat from his produce, he receives the reward of Sadaqah. Whatever shortfall or damage he incurs, he receives the reward of Sadaqah for it."

BENEFIT: Consider how much reward is attached to agricultural farming. One is rewarded for everything attached to it. If theft or any other form of damage or loss occurs, he receives the reward of Sadaqah for all of this. Imagine how much reward and virtue is earned in this way. Just as the virtues of agricultural farming are mentioned in numerous Ahaadeeth, so too, are the virtues and rewards of having orchards mentioned. These rewards and virtues can be earned when this farming is conducted in keeping with the laws of Shariah. It is mentioned in the narration by Hadhrat Mu`aaz Bin Anas τ that when one plants a tree, a mango tree as an example, as long as people keep deriving benefit from this tree, it will be source of Sadaqah-e-Jaariyah for the one who planted it. (Umdatul Qaari V. 12 Pg. 155)

How many people are sustained through just one tree on the basis of which life and death can hang in the balance. This is a very great form of serving the creation of Allaah I which is referred to as the 'family' of Allaah I.

Farmers should ensure that they do not adopt any means or methods which contravene the Shariah as a result of which they will earn great rewards. It is for this reason that a group among the Ulema have accepted the view that farming is superior to trade and business. Therefore O farmers, do your farming with the intention of serving and fulfilling the necessities of the creation. This is an occupation through which great rewards can be reaped. Hadhrat Adam υ conducted farming. Do so in keeping with the Shariah, in a Halaal manner and together with earning profits in this world also reap the rewards in the next world.

DIVISION OF CROP BETWEEN CULTIVATOR AND LANDLORD WHEN FARMING IS PROVEN FROM THE SUNNAH

Translation: It is reported form Hadhrat Ibn Umar τ that Nabi-e-Kareem ε on the occasion of Khaibar divided the land between cultivators and landlords for agricultural and fruit farming."

BENEFIT: It is permissible for one to do agricultural farming on one's own, for one to sow, water, fertilize and harvest the crop. Not only is it permissible but it is also proven

from the Sunnah for one to allocate the land to someone in order for them to farm on it and for the crop to be shared in parts, e.g. Half or a third etc. To fix a certain quantity for oneself, for example, “I will take so many kilos and the balance is yours;” is not permissible. Nabi-e-Kareem ε has strongly forbidden this.

Division of the crop between the one who owns the land and another party who provides the labour is mentioned frequently in narrations. On the occasion of Khaibar Nabi-e-Kareem ε allocated land to the Jews for farming and who were adept at this. The Sahaabah used to allocate their lands in this way and devote their free time to Deeni efforts and Jihad. It is mentioned in Bukhaari in the narration of Hadhrat Qais Bin Muslim τ through Hadhrat Ja’far τ that there was no such household of the Muhaajireen who did not give a third or a quarter of their crops in such share farming.

From this we also learn that such share farming can be conducted with non Muslims. There is nothing blameworthy in this. Yes, entering into partnership with them is forbidden. This will be discussed in a separate section.

BEING A LABOURER AND LIFTING ITEMS FOR PEOPLE IS ALSO PROVEN FROM THE HADHRAAT-E-SAHAABAAH τ

Translation: It is reported form Hadhrat Abu Masood al Ansari τ that when Nabi-e-Kareem ε gave us the command to give Sadaqah then some of us (who did not have wealth but had the desire to give Sadaqah) used to go to the marketplace and carry loads. They would earn a mud (three quarter kilo) of grain and give this as Sadaqah.

BENEFIT: Consider the fervour for giving Sadaqah among the Sahaabah τ when Nabi-e-Kareem ε encouraged the giving of Sadaqah and they did not possess any wealth. They would seek to carry the loads of people just to be able to earn something thereby and give it away in Sadaqah. They would spend what they earned in this way in the path of Allaah I seeking only His pleasure.

From this we learn that to work for someone by doing some menial task is permissible. It is also permissible to work for a non Muslim and a Kaafir. It is obviously better to seek employment with a Muslim so that one can perform one’s Salaah with ease. It is not good for a Muslim to work for a non Muslim, especially if he is prejudiced towards Muslims. **This will lead to the disgrace and humiliation of Islaam. As such, Allamah Aini writes in the commentary of Bukhaari Shareef that one should adopt some trade or skill in one’s home from where people can come and buy. This is better and there is no disgrace in this as opposed to working in the shop or house of a non Muslim, for a Muslim will have to face some form of humiliation by doing so and which is not good. (Umdatul Qaari V 2 Pg. 94)**

AUCTIONS ARE PERMISSIBLE AND BUYING AND SELLING IN THIS WAY IS ALLOWED AND PROVEN FROM THE SUNNAH

Translation: It is reported from Hadhrat Anas τ that Nabi-e-Kareem ε wanted to sell a shawl and a cup as a result of which he said, "Who will buy this shawl and cup?" One person said, "I will buy it for one dirham." Nabi-e-Kareem ε then asked, "Who will purchase it for more than a dirham? Another person offered two dirhams as a result of which Nabi-e-Kareem ε sold it.

It is reported from Hadhrat Anas τ that a beggar came to beg from Nabi-e-Kareem ε who asked him, "Do you have anything in your house?" He replied, "I have a shawl which I use to spread and cover myself with as well as a cup from which I drink water." Nabi-e-Kareem ε said to him, "Go and fetch these items." He went and brought those items which Nabi-e-Kareem ε took in his hands and said to the people present, "Who will buy this?" One person said, "I will buy them for one dirham." He ε then asked, "Who will buy them for more than a dirham?" Another person then said, "I will buy them for two dirhams." Nabi-e-Kareem ε gave them to him and took the two dirhams.

BENEFIT: In this Hadeeth an auction has been mentioned. Nabi-e-Kareem ε sold the items at hand through an auction. He ε gave the items being sold to the person who offered the higher price. The price to which the seller agrees is the price at which the item is sold. If after this, another person offers more, it is not permissible to sell now to higher bidder.

THE STATEMENTS OF NABI ε REGARDING THE BEST TIME FOR DOING BUSINESS AND RUNNING A SHOP

IF ONE NEEDS TO GO FOR BUSINESS OR TO OPEN A SHOP THE BEST TIME IS EARLY MORNING

Translation: It is reported from Hadhrat Sakhr τ that Nabi-e-Kareem ε made Duaa as follows, **"O Allaah I, grant Barkat to our Ummah in the first part of the day."** Whenever Nabi-e-Kareem ε wanted to dispatch a Jamaat or army, he would do so in the first part of the day. Hadhrat Sakhr τ (who relates this narration) was a trader used to dispatch his goods in the first part of the day as a result of which there used to be great profit and he also used to receive more goods.

BENEFIT: Hadhrat Sakhr τ used to dispatch his goods in the first part of the day due to this Duaa being made by Nabi-e-Kareem ε due to which he would make great profit and thus became wealthy. Thus, there is Barkat in the morning working at this time is good. Therefore, even if one wants to go somewhere, if one wants to undertake a journey, one should do so in the beginning of the day.

Therefore O businessmen and salesmen, if you want to undertake a journey for trading, do so in the morning and not during the middle of the day or in the evening. There will be blessings and ease in this and after completing one's work, there will be ease in returning as well. By going early, one's work will be completed quickly and by going late, one's work will finish off late.

SUSTENANCE IS DISTRIBUTED IN THE EARLY PART OF THE DAY THEREFORE DO NOT SLEEP AND DO HARM TO ONE'S SUSTENANCE

Translation: It is reported from the daughter of Nabi-e-Kareem τ, Hadhrat Fatima τ, "I was lying down in the morning when Nabi-e-Kareem ε passed by me. He ε shook me with his blessed foot and said, "O daughter, get up and remain present at the distribution of your Rabb's sustenance. Do not be among those who are heedless. Allaah I distributes the sustenance of people between Subah Saadiq and sunrise."

BENEFIT: Hadhrat Fatima τ was lying down after Fajr Salaah as a result of which Nabi-e-Kareem ε shook her with his foot and woke her up. He ε, did not approve of sleeping at this time, for on the one hand, this is the time for Ibaadat and on the other, it is the time for the distribution of Sustenance. To be heedless, to be asleep at this time is a sign of being deprived.

Now, consider this Hadeeth in relation to the action of the Muslims. Most individuals in the Ummah remain asleep at this time. Are we practicing on the teachings of that Nabi ε on whom we have brought faith? What cure is there then if we are in difficulty with regard to sustenance due to our heedlessness.

A large portion of the Ummah is perturbed with respect to sustenance in spite of which there is no practice upon the teachings of our Nabi ε nor do we have any concern over this. O you who acquire wealth, O you who seek and acquire sustenance, never sleep in the early mornings, for this is the time in which sustenance is being distributed. This is why it is reported that our Nabi ε made Duaa for ease and increase in sustenance after the Fajr Salaah. **This is why our Nabi ε used to make this Duaa after the Fajr Salaah, "O Allaah! I seek beneficial knowledge, accepted Duaas and pure sustenance."**

Therefore, we too should make Duaa for sustenance and its expansion after Fajr Salaah. It is Masnoon to make these Duaas at this time. From this we learn that problems in securing sustenance is not a good, for at times it can even affect the state of one's Imaan and interfere with it along with causing harm to one's Ibaadat as a result of which one falls short in fulfilling the Faraaidh of Allaah I. This is why Nabi ε made Duaa for sustenance and expansion in sustenance. Look in the section on Duaas and make it a practice and you will reap the benefits of his world and the next.

SLEEPING IN THE MORNINGS IS A CAUSE OF LOSING SUSTENANCE OR A LACK OF BLESSINGS IN IT

Translation: It is reported from Hadhrat Uthman τ that Nabi-e-Kareem ε said, **"Sleeping in the morning is a source of being deprived of sustenance."**

BENEFIT: Consider the fact that Nabi-e-Kareem has established sleeping in the morning to be the source of deprivation from sustenance. A portion of the Ummah today passes their mornings in the sleep of heedlessness. For the sake of this same sleep, they leave out performing their Fajr Salaah. Some perform it later in the day but most do not read it at all.

What a fearful situation this is. A believer can never be successful in the world while giving up the Faraaidh and commands of Allaah I. Yes, non Muslims will be successful in all respects in this world. The morning is the time for serving Allaah I, for worshiping Allaah I, for Zikr and Tilaawat. Therefore, to sleep at this time is a source of being greatly deprived. This is the time when sustenance is being allocated. A portion of the Ummah is stressed out with respect to sustenance and earning. Either they do not have some appropriate source of income or if they do have a source of income, there is no Barkat in it. They do not consider sleeping in the mornings to be a cause of this. They are destroying the way of life prescribed by Allaah I and His Rasool ε in which there is only goodness.

O Ummat-e-Muslimah, O youth come to your senses. Perform your Fajr Salaah on time. Instead of passing this valuable time in sleep and heedlessness, engage in the remembrance of Allah I and thereafter engage yourselves in seeking Halaal sustenance and observe how the assistance of Allaah I comes your way.

SLEEPING AFTER FAJR IS FORBIDDEN

Translation: It is reported from Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said, **"After performing Fajr Salaah, do not oppose the seeking of sustenance by sleeping."**

BENEFIT: This means that the morning, the first part of the day is one filled with blessings as has been mentioned by Nabi-e-Kareem ε, "Blessings are in the first part of the day" The sequence after performing the Fajr Salaah should be engagement in Zikr and Tilaawat. This time from the perspective of Ibaadat is very valuable. Sleeping and engagement in other worldly activities is not at all good a this time. This is because Nabi-e-Kareem ε forbade engaging in trade a this time of the day. According to some A'immah, it is Makrooh to engage in worldly activities before Ishraaq Salaah. Therefore, one should only undertake worldly activities after having devoted time to Zikr, Tilaawat and Duaa. To sleep at this time is a basis for loosing blessings in one's sustenance. This is why; one should only occupy oneself with worldly pursuits in the first part of the day

immediately after Ishraaq rather than to delay till much later. The case of non Muslims is such that they sleep till eight or nine in the morning as a result of which they engage in business at a later time whereas a Mu'min gets up early and performs his Salaah.

DO NOT ENGAGE IN BUSINESS DEALINGS IMMEDIATELY AFTER FAJR NAMAAZ – RATHE REMAIN ENGAGED IN THE ZIKR OF ALLAAH I

Translation: It is reported from Hadhrat Ali τ that Nabi-e-Kareem ε **forbade buying and selling before sunrise.**

BENEFIT: This means that the time from after Fajr till sunrise is meant for Ibaadat, for Zikr and Tilaawat etc. this time is Allaah I's who is the Creator and Master. He also has a right over His servants who He has created. It is Him after all who allocates sustenance for His creation and ensures it reaches them. This is the time for the allocation of sustenance. This is the time to ask Allaah I for one's sustenance. This is the time for decisions to be made for the day, therefore ask and supplicate for one's needs and spend the day in acquiring those needs. Ibaadat, Zikr and Tilaawat etc. are the spiritual sustenance of the believer. Spend this time after Fajr in the remembrance of your Rabb and Creator, for the rest of the day is one of occupation with earning.

REMAIN ENGAGED IN ZIKR AND TILAAWAT TILL THE SUN RISES

Translation: it is reported from Hadhrat Uthman τ that Nabi-e-Kareem ε said, "To remain engaged in the Zikr of Allaah I after the morning Salaah till the sun rises (and to engage in trade and commerce after this) is a great source of acquiring sustenance, rather than to move from one corner of the world to another."

BENEFIT: This means, one should remain engaged in the remembrance of Allaah I till the sun rises. Spend this time in Ibaadat, in making Zikr and Tilaawat. Only after this should one engage in worldly matters. This will lead to blessings and profit. The sources of sustenance will come one's way with ease. It is at this time that Almighty Allaah I allocates sustenance, therefore one should not waste and destroy this time in sleeping or sitting in some restaurant having breakfast. A fair portion of the Ummah generally spends this time sleeping, which apart from impairing the health, also leads to loosing blessings in sustenance.

BEGIN ONE'S BUSINESS DEALINGS IN THE MORNING AFTER ISHRAAQ

Translation: It is reported from Hadhrat Aaisha τ that Nabi-e-Kareem ε said, **“Choose the morning to seek sustenance and fulfill one’s needs, for there is blessings and success in the morning.”**

BENEFIT: This means, one should complete one’s Ma’mulaat, one’s Tilaawat and Zikr, have one’s breakfast by the time of Ishraaq and then begin one’s work without wasting much time. The non Muslims have no system of sleeping as a result of which they awaken late and open their businesses late. They sleep late and awaken late.

NABI ε HAS MADE DUAA FOR BLESSINGS IN THE MORNINGS

Translation: It is reported from Hadhrat Ali r that Nabi-e-Kareem ε said, **“O Allaah I make the morning a source of blessings for my Ummah.”**

BENEFIT: Keeping this Duaa of Nabi-e-Kareem ε in mind, one should begin working in the morning. This means, in the early part of the day, the time after Ishraaq, after having completed one’s Zikr and Tilaawat. In this way there is ease in returning from trading journey as well. One’s demeanour is also a fresh and healthy one at this time of the day. The weather is also pleasant and tolerable. One can meet people at this time, conduct one’s business and earn the blessings of Nabi-e-Kareem ε.

Translation: It is reported from Ibn Masood τ that Nabi-e-Kareem ε said, “O Allaah I grant sustenance to my Ummah in the beginning of the day.”

BENEFIT: Consider this fact, Nabi-e-Kareem ε made Duaa for Barkat, for the Ummah to receive blessings in the early part of the day but it is regrettable that most of the youth waste this valuable time in sleeping. In realty, this is the effect of non Muslims. They remain asleep till late for they do not have to perform Salaah nor do they have a set system for sleeping and awakening. While on the other hand, Muslims have such a system in place. They have to awaken early, perform Salaah, engage in Zikr and Tilaawat, have breakfast and then remain occupied with earning a living. O people, become occupied with matters regarding earning and in earning in the first part of the day and earn the Duaa for blessings by Nabi-e-Kareem ε.

RUNNING ONE’S BUSINESS FROM VERY EARLY IN THE MORNING TILL LATE AT NIGHT IS NOT GOOD

Translation; It is reported from Hadhrat Salmaan τ that Nabi-e-Kareem ε said, “Do not be among those people who are the first to go to the marketplace and the last to leave. Shaytaan lays eggs in the marketplace. (Gives birth to children in the marketplace)

BENEFIT: Consider, in this Hadeeth-e-Paak, Nabi-e-Kareem s has expressed his displeasure for a person who goes very early in the morning to the marketplace and remains there until night. It is not good to be occupied with the concern for the world and wealth at all times. Such a person does not have any taste for Ibaadat, Zikr and Tilaawat. He has no concern for the next world where we all have to proceed to. This is not befitting the splendour of a Mu'min. The time after Fajr Salaah should be spent in Ibaadat, Zikr and Tilaawat, pondering over life in the next world. Similarly, the night should be spent resting, household chores, some Zikr and Tilaawat, some Ibaadat. One should not totally exhaust oneself for the sake of this world.

Therefore, O shopkeepers, spend the first part of the day in Zikr and Ibaadat so that their blessings can remain for the rest of the day. In the same way, do not remain occupied in worldly pursuits till late at night. Rather spend some time resting, making Zikr and Ibaadat which will benefit one tomorrow on the Day of Qiyamah.

NABI ε USED TO MAKE DUAA FOR WHOLESOME SUSTENANCE AFTER THE FAJR NAMAAZ

It is reported from Hadhrat Umme Salamah τ that after Nabi-e-Kareem ε turned his head in Salaam in the Fajr Salaah, he would make this Duaa:

O Allaah I I seek from You beneficial knowledge, accepted actions and pure sustenance."

BENEFIT: The foundation among these three things is Halaal sustenance. If one's sustenance is not Halaal and pure, one's knowledge will no be beneficial nor will one's actions be accepted. By beneficial knowledge is meant that knowledge which benefits a person in the Aakhirat. If there is no benefit in the Aakhirat, such knowledge is the source of misfortune. This is why Nabi-e-Kareem ε sought protection from such knowledge which is not beneficial. If actions are not accepted, one has achieved nothing besides the difficulty of having acted upon it. If sustenance is not Halaal, both one's worldly life and Deen are destroyed. It is a source of loosing blessings in the world and difficulties coming one's way and going to Jahannum in the next world. This is why Nabi-e-Kareem ε made Duaa for these things. The morning is the time for the allocation of sustenance because of which He ε used to made Duaa for pure sustenance after the morning Salaah.

Therefore O people, make this Duaa after the Salaam of the Fajr Salaah so that you activate the means of earning pure and wholesome sustenance can be created and set in motion.

NABI ε'S STATEMENTS WITH REGARD TO PERMISSIBLE AND IMPERMISSIBLE ISSUES WITH RESPECT TO TRADE AND COMMERECE
WHETHER IT BE WORKING FOR SOMEONE OR RUNNING A BUSINESS, IT IS NECESSARY FOR ONE TO PERFORM ONE'S NAMAZ WITH JAMAAT ON TIME

Allaah I has mentioned in His pure Book, “Allaah I has established Salaah at fixed times for those who believe.”

Allaah I has established certain times for Salaah in which they have to be performed. Therefore, it is not permissible and is totally Haraam not to perform Salaah at its appointed time, to remain occupied in some worldly matter and no offer Salaah at its correct time. It is also not permissible to adopt such means whereby one misses one’s Salaah at its appointed time thereby making it Qadha. To adopt such a business, such employment, such worldly occupation whereby one cannot perform one’s Salaah on time, whereby one makes it Qadha, is not permissible. If will be Waajib to give up such forms of earning and employment and to search for alternate forms of earning and employment. Not performing Salaah on its prescribed time is a major sin and not to perform it at all, is an even greater sin. A great portion of the Ummah is caught up in this. Similarly, not to perform it on its time and make it Qadha without a strong excuse while one is traveling, is also no permissible. This is why Nabi-e-Kareem s said that for one who does not safeguard his Salaah (does not perform it on time), there will be no Noor on the Day of Qiyamah, there will be no proof for him nor salvation. On the Day of Qiyamah, he will be with Firoun, Hamaan and Ubay bin Khalaf.

It is reported form Hadhrat Ali τ that Nabi-e-Kareem ε said, “Do not delay in three things. Firstly Salaah when its time sets in, Janazah when it is ready, marriage when a woman finds he right match, so that there is no loss in the Aakhirat.”

WHEN THE FIRST AZAAN OF JUMUA TAKES PLACE, ONE MUST STOP TRADING

Almighty Allaah I has mentioned in His pure Book, when the Azaan for Jum’uah is given, hasten towards Salaah and leave buying and selling. **Therefore, as soon as the Azaan for Jum’uah is called out, one should stop all worldly activities, buying and selling, one’s shop etc. and go for Jum’uah Salaah.** What should actually have been done is for one to stop well before, take a bath, wear nice clean clothes and proceed to the Masjid. If for some reason one was unable to go to the Masjid by the time the **first Azaan** is called out, then as soon as the first words of the Azaan are heard, stop all worldly activity. From the above command issued by Allaah I, it is Haraam and impermissible to engage in trade and commerce after the Azaan is called out. It is indeed regrettable that people, due to their immense greed are so taken in by worldly means that they oppose the Giver of sustenance by continuing worldly activities even after the Azaan is called out.

IT IS HARAAM TO SELL LIQUOR, MANUFACTURE, OR EVEN TRANSPORT IT

Translation: It is reported from Hadhrat Aaisha τ that Nabi-e-Kareem ε came and said, **“The trade of liquor has been forbidden.”**

It is reported from Hadhrat Anas τ that Nabi-e-Kareem τ issued ten curses with regard to liquor:

1. On the one who extracts it, who makes and brings it.
2. One who prepares it.
3. One who drinks it
4. One who picks it up and carries it. (whether himself or on his vehicle)
5. On the one it is being delivered to.
6. On one who serves it.
7. On one who sells it.
8. On one who takes its price and eats from its proceeds.
9. On one who buys it.
10. On one for whom it is bought.

BENEFIT: We seek refuge with Allaah I from being taken to task by Him. What a despicable, hateful and terrible thing liquor is, for anyone connected to it even in the smallest way is accursed and punished by Allaah I. People think that only the consumption of liquor is a sin. Not in the least! In fact, anyone linked to liquor in the slightest way whatsoever, is also sinful. One who has the liquor manufactured and the one who manufactures it are also cursed. Those who work in a liquor company or factory will also be caught up in this curse. Working there will not be permissible.

Nabi-e-Kareem s cursed those who carry or transport it and also the party on whose behalf it is being transported. Therefore, to transport it in one's car, truck or any other vehicle will also be Haraam and impermissible. To hire out one's vehicles for this purpose is also impermissible. People think there is no harm in hiring out one's vehicles to transport liquor as long as they are not selling it. Listen attentively, to say this is totally incorrect, for to carry and transport it is also Haraam. Have you not seen how the government arrests those who transport bombs and other dangerous materials which in itself is not a crime? Just as using it is impermissible, so too, is it impermissible to carry and transport it. In the same way, just as drinking liquor is Haraam, so too is it Haraam to carry and transport it. Has this been understood o not? Similarly, to run an agency dealing in liquor is also Haraam and impermissible. In short, drinking liquor, to be hired to deliver it, to become a commissioned agent for its sales, are all Haraam and the money earned from all this is also Haraam in spite of the fact that one has spent time and effort to earn it.

Therefore, O you, who are selling liquor and other intoxicants, give up selling these products, otherwise, life in this world will soon pass one way or the other, but after passing away, there will be great destruction in store. One will have to suffer severe punishment in the fire of Jahannum for this. There will be no atonement for this at that stage.

NEVER BUY STOLEN GOODS FOR ONE WILL SHARE IN THE SIN WITH THE THIEF

Translation: It is reported from Hadhrat Abu Huriarah τ that Nabi-e-Kareem ε said, **“One who purchases stolen goods and is aware that they are stolen, shares in the evil and sin.”**

Nabi-e-Kareem ε has forbidden the purchasing and selling of stolen goods, for to purchase it is to assist in it and condone it. To assist in a sin is also a sin which has been forbidden by Allaah I who says:

“And do not assist in sins and enmity.”

BENEFIT: Therefore, O traders, even if one is getting stolen goods very cheaply and though the projected profits are far greater in your sight, do not purchase nor sell them. On the one hand, you will face disgrace and humiliation in this world and on the other hand is the destruction and ruin in the next world. What will you do with such profits which tomorrow on the Day of Qiyamah leads to humiliation and because of the sin leads to being taken to task and punished?

NEVER ENGAGE IN THE SALE OF TV’S FOR THIS IS ALSO HARAAM

Translation: It is reported from Hadhrat Abu Amamah r that Nabi-e-Kareem ε said, “Do not sell slave girls who sing nor purchase them. Do not even teach them this art, for such earning is Haraam. It is with respect to this that the verse, ‘There are some among people who purchase obscene and indecent things.”

BENEFIT: It is Haraam and impermissible to buy and sell all such things which are linked to singing and music, pictures of strange women as well as obscene and indecent items. The TV is a fountainhead of major sins through which adultery of the eyes, ears and heart is committed. It is an invitation to obscenity and adultery and is therefore Haraam for Muslims. It is totally Haraam and impermissible to be a means of people destroying their Imaan, to be a means of minds and society becoming obscene and shameless for the sake of meager worldly gain and profit. All such things which the Hadhraat-e-Ambiya υ forbade are becoming popularized. You can read through my book entitled “TV in the light of the Quraan and Hadeeth.”

Therefore O Muslims, neither watch TV nor trade with it. Acquire the bounty of sustenance from Allaah I through Halaal means. Do not acquire it through Haraam means and become the fuel of Jahannum by doing so.

Listen O you who sell televisions and trade in them! The selling of televisions is the spreading of obscenity and assisting others in committing major sins. Those who sell televisions will have a direct share in the sin of those people who purchase televisions form them and watch it. As such, Allaah I has mentioned in the Glorious Quraan, “Do not assist in sins and enmity.” This is also the system of the world whereby those who assist in the commission of a crime are also punished. This is discussed in Majaalis ul Abrar.

These days, our shopkeepers consider the sale of televisions and radios to be the source of more income, whereas in fact, the sin of all those people who listen to music and look at the women displayed on television the entire day in their shops is gathered and loaded on their shoulders to bear then they will know all about such income. **The jurists have written the trading in musical instruments to be impermissible.**

Similarly, all forms of earning through the television are not correct and sound. Almighty Allaah I has provided countless Halaal means of earning in the world, even though the earning and profit may be less. Therefore, one should adopt such means which are Halaal and in which there is no sin. We should not imitate and follow everything we see the non Muslims doing. As far as they are concerned, there are no rules and laws governing how they earn, but as far as Muslims are concerned, there are numerous laws and regulations to bear in mind when earning.

O PEOPLE OF IMAAN, DO NOT WORK FOR BANKS FOR THIS TOO IS HARAAM

Translation: it is reported from Hadhrat Jaabir τ that Nabi-e-Kareem ε has cursed those who consume interest, those who feed interest to others, those who record such transactions, on those who bear witness to it. All such people will have an equal share in the sin.

BENEFIT: Interest in the sight of Allaah I is a very despicable and accursed thing. Everything connected to interest has been accursed. This is why; even those who record and wear witness to such interest bearing transactions are also accursed. Working in a bank is also promoting interest. Interest bearing transactions are a form of assisting and helping the growth of interest because of which working in a bank is also impermissible. Yes, it is permissible to keep one’s money in a bank for the sake of security.

Therefore, O Muslims, keeping the curse on interest, never take up employment in a bank. Rather seek some other form of earning sustenance even though it means living on less income. Even though Halaal sustenance may be less, rather accept it and live a life of enjoyment in Jannah.

THE SALE OF CARRION’S SKIN AND BONES IS ALSO IMPERMISSIBLE AND THE EARNINGS THEREBY ARE ALSO HARAAM

Translation: It is reported from Hadhrat Jaabir τ that Nabi-e-Kareem ε forbade trading with liquor, carrion, pigs and idols.”

BENEFIT: When any animal, bird or predator, even those which are generally eaten, dies on its own in any way apart from being slaughtered, it cannot be sold nor can any of its bones on which there is even a little flesh, fat or even fresh bones. Similarly, to buy and sell its skin, unless it has been tanned, is also not permissible. One is also not allowed to se up a warehouse dealing in these things. Some people trade in carrion while others remove the fat from carrion and sell it. All this is forbidden. Such warehouses are not even allowed by the government. Yes, the skin of carrion can be sold once it has been tanned. In a similar manner, if their bones have dried to such an extent that there is no sign of any meat or fat left thereon, they can be sold. Also, it is permissible to sell the fat of carrion when it has been cleaned and made fine or if it is made into ash and sold.

Therefore O traders do not undertake the buying and selling of carrion, for this is Haraam in our Shariah. Protect your income from Haraam otherwise; you will have to enter the fire of Jahannum.

DO NOT SELL THE PRODUCE FROM YOUR FARMS FOR YEARS IN ADVANCE FOR THIS TOO IS HARAAM

Translation: It is reported from Hadhrat Jaabir τ that Nabi-e-Kareem ε forbade the selling of fruit for years in advance.”

BENEFIT: Consider the fact that Nabi-e-Kareem ε has forbidden the sale of fruits from one’s orchards for a number of years in advance. This is a practice which is prevalent in our region wherein some fruit farmers sell their fruit for four years in advance while others do so three years. Etc. In such cases, the land and trees belong to the owner while the fruit belongs to the buyer. Such a method of operation has been declared Haraam by Allaah I and His Rasool ε and is therefore forbidden. The item actually being sold is fruit for the next couple of years which is not on the trees. Therefore, this amounts to selling something which is non existent, selling something which is not present. Such a transaction is not permissible in the least. Never engage in such a deal which has been forbidden by Allaah I and His Rasool ε on whom we have brought faith and upon whose intercession we have hope, for this is opposing their teaching. Remember, the body nourished with impermissible wealth is worthy of Jahannum.

O you who deal in the produce of orchards and fruit, do not purchase for a number of years in advance for this is impermissible and Haraam. It is a major sin. Do not earn the world through acts of sin. Earn through Halaal methods and eat from such earnings so that you can go to Jannah.

UNTIL THE FRUIT OF AN ORCHARD IS NOT FIT FOR CONSUMPTION, IT IS NOT PERMISSIBLE TO BUY AND SELL

Translation: it is reported from Hadhrat Ibn Umar τ that Nabi-e-Kareem ε has forbidden the sale of fruit until its benefit is not evident.

It is reported from Hadhrat Ibn Umar τ that Nabi-e-Kareem s has forbidden the sale of fruit until its benefit is not evident and until it has been saved from calamities.

It is reported from Hadhrat Abu Huriarah τ that Nabi-e-Kareem ε said, **"Do not sell fruit until its benefit is evident."**

BENEFIT: Consider what the Hadeeth-e-Paak has to say. Nabi-e-Kareem ε has advised us not to sell fruit until it is ready for consumption, until it has become worthy of eating, until it has reached a stage when people will begin to purchase it for use. He ε has forbidden its sale before this stage is reached.

Therefore, the method of buying and selling fruit in our surroundings whereby it is sold after the tree flower but before the fruit is formed is impermissible and Haraam as far as all the Ulema are concerned. The sale of mangoes and other fruits takes place in this way, this is totally forbidden and Haraam. Yes, mangoes can be sold at the stage when they are ready for use in the making of achaar and chutney and will have to be harvested at that time. If the condition is attached at this stage to cut the mangoes at the time it ripens, this too will not be permissible. Yes, if the mangoes have grown to their full potential and now only need to ripen, it is permissible to buy at this stage or leave on the trees.

In our surrounding areas, the sale of mangoes takes place after the trees have flowered but before they have borne the fruit, this is totally impermissible. The buyers, sellers and brokers or agents are sinful. This impermissible action has become so commonplace that there are hardly any such farmers left who sell the fruit after it has grown to its full potential. The reason for this is the fact that most people are not active on the Shariah and do not care whether the Shariah labels something as Halaal or Haraam. All they care about is profit and amassing wealth. This is not in the nature of a Muslim. Muslims should determine what Allaah I and His Rasool ε on whom faith has been brought have to say and not imitate what others are doing in an impermissible way.

Therefore, O you who purchase from orchards, do not purchase fruits at the time of the trees flowering or until it has reached its full growth potential. Save yourselves from

impermissible purchasing and impermissible income. Save yourselves from the fire of Jahannum and the wrath of Allaah I. Do not commit such actions whereby you will be caught on the Day of Qiyamah and this beloved body which you take so much care of, is cast into the fire of Jahannum.

IF ONE SELLS REJECT ITEMS WITHOUT DISCLOSING THEIR FAULTS, ONE WILL KEEP ON EARNING THE CURSES OF THE ALLAAH I AND THE ANGELS

Translation: It is reported from Hadhrat Waathilah τ, "I have heard Nabi-e-Kareem ε saying**, 'One who sold a faulty item without disclosing it always remains in the wrath of Allaah I and is caught up in the curses of the angels.'"**

BENEFIT: What a severe warning this is! This is such an action which warrants the wrath and curse of Allaah I. Just for the sake of a little benefit, and that too, which is doubtful, one is prepared to suffer such great loss whereby the wrath of Allaah I and the curse of the angels befalls such a person. Can there ever be blessings in such a business and such a venture in which this is done? Can such a person ever find peace and comfort? Can peace and comfort be acquired while in the wrath of Allaah I and being cursed? Not in the least! Even though a person sees benefit in this, but the end result is an evil one.

Therefore O shopkeepers and salesmen, do not commit such an act whereby you will incur wrath and curses even though you seem to be at a loss. Do such actions which earn mercy and not those which earn wrath so that you may acquire blessings in this world and peace in the next world.

DO NOT DECEIVE BY HIDING THE FAULTS OF AN ITEM AND SELL IT OTHERWISE YOU WILL NOT REMAIN A MUSLIM

Translation: It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε passed a heap of grain in the marketplace and put his hand into the heap as a result of which his hand became wet (the grain was wet). He ε asked, 'O grain seller, what is this?' who replied, 'It became wet with the rain O Rasul of Allaah.' Nabi-e-Kareem ε then said, **'One who deceives us is not one of us.'**" (is not a Muslim-is not in the pale of Islaam)

BENEFIT: Consider the fact that the grain seller placed dry grain on the top of the heap while the inside of the heap was wet so that people on seeing the dry part, buy it and the wet part can also be sold with it in this way. By such deception his damaged goods can also be sold. Nabi-e-Kareem scolded him on his action and told him to place the wet part on top so that people can understand and know what they are buying and not be deceived.

Therefore O sellers, inform your customers of any faults in the items you sell so that whoever is prepared to buy it in this condition at a lower price can do so. If you sell by deception, you will be cast out of the Ummah of Nabi-e-Kareem ε and be deprived of the bounty of intercession.

O TRADERS AND SHOPKEEPERS, DO NOT CONDUCT YOUR BUSINESSES WITH INTEREST FOR IT IS WORSE THAN ADULTERY

Translation: It is reported from Hadhrat Abu Hurairah τ that Nab-e-Kareem ε said, **"There are seventy sins in interest, the lightest of which is committing adultery with one's mother."**

It is reported from Hadhrat Abdullah bin Salaam τ that Nabi-e-Kareem ε said, "Your acquiring a single dirham through interest is worse in the sight of Allaah I than committing adultery thirty three times while in the fold of Islaam."

BENEFIT: What severe warnings have been sounded against interest. Adultery is such a grave sin but this is even worse. If a single rupee earned in this way is so despicable, what is the condition of those people who run their entire businesses on interest bases capital? What a severe sin this is. There are numerous Ahaadeeth concerning the sin and punishment for interest. In one narration it is mentioned that the stomach of one who deals in interest will be like a jar in which serpents will be filled. In other narrations it is mentioned that such a person is accursed and destroyed. In yet others, it is said that it is committing adultery with one's mother, he will be deprived of Jannah etc.

Therefore O Muslims, never conduct business with capital based on interest. Do not invite Jahannum after your death and do not fill your stomach with serpents.

DO NOT SELL ANY ITEM WITH A CONDITION ATTACHED TO IT, FOR THIS HAS BEEN FORBIDDEN BY NABI-E-KAREEM ε

Translation: It is reported from Hadhrat Umar Ibn Shuaib τ **that used to forbid selling with a condition attached.**

BENEFIT: This means attaching a condition with the merchandise one sells. For example, one sells a goat with the condition that It remains with one for an additional month after which the buyer can take it. To make the condition at the time of selling a house that one will stay for an additional month or two after the sale and then hand it over. Neither the buyer nor the seller can attach any conditions to a sale. Once an item is sold, one has absolutely no more right over it whereby one can make a condition. It is also not permissible for the buyer to say, "I am buying this item but you will have to deliver it to such and such a place." Yes, once the deal is over, as a favour and concession a request can be made or the other party can make such an offer by saying, "I will remove all my goods from the house in a months time," or "Kindly deliver the goods to such and such a place and I will pay for the transport cost." This will be correct. By and large this

sort of problem occurs with the sale of houses. The best way to do this is conclude the discussion by saying, “I will finalise the deal the day you remove all your goods from the house.” Thus, one should conclude the deal on the day the seller vacates the premises. Alternately, one can make a promise to purchase and do the deal the day the seller moves out. These ways of doing the deal is permissible.

One should bear in mind that when it comes to the purchase and sale of property etc. one’s word is what counts even though it may be registered later and which is conclusive proof of purchasing or selling. What counts in the Shariah is one’s word. The further details of these Masaail should be enquired from an experienced Aalim.

O you who purchase and sell, do not make such a condition at the time of buying in which there is benefit or profit for the buyer or seller. Yes, the condition of a credit sale is permissible. Bear in mind what is permissible and impermissible in terms of trade and commerce, in terms of contracts and agreements and acquire Barkat in Deen and the world.

DO NOT SELL GRASS FROM ONE’S LAND WHICH WAS NOT CULTIVATED BUT GREW ON ITS OWN

Translation: It is reported from a Sahaabi of Allaah’s Rasool ε that Nabi-e-Kareem ε said, **“All Muslims are shareholders in water, grass and fire.”**

BENEFIT: What this means is that all human beings have a right in these items and are shareholders in benefiting from it. Therefore, it is not permissible to sell water as well as such grass which has not been cultivated but grew on its own. It is not permissible to sell such grass which took root on its own, which one has not planted and watered by one’s efforts. Remember, it is not permissible to sell such grass which grew on its own on one’s land, which grew in the graveyard or Eidgah either by auctioning or at a fixed price. Yes, the permissible method of doing this is by getting one’s worker or labourer to cut it and then sell it. Otherwise, it is not permissible to sell and the seller will be sinful.

IT IS FORBIDDEN TO PURCHASE SUCH ITEMS WHICH ARE TO COME ON THE MARKET BEFORE THEY DO SO

Translation: It is reported from Hadhrat Ibn Umar τ that Nabi-e-Kareem ε said, One should not buy or sell any item when another person has already committed to a deal and do not buy from any such person who sells items before it comes on the market. Do not buy it until it comes on the market.

BENEFIT: If someone is bringing fruit, vegetables or any other produce or item from a farm or village to the market, it is forbidden to buy it from him before he reaches the market.

This is because he has not reached the market yet and cannot know the price it is going for, whereby the person buys it from him at a lower price because of which he suffers a loss. Or that these goods will go to the market and the person will realize a suitable price for them and where every individual is able to purchase at a suitable rate. In the former case, where goods are bought before reaching the market, only a single individual derives benefit. It can well happen that this person will mess up the entire market by setting a a price which causes harm to the man in the street. This is why Nabi-e-Kareem ε forbade this.

IF A PRICE HAS ALREADY BEEN FIXED, DO NOT RENEGOTIATE THE DEAL FOR THIS IS FORBIDDEN

Translation: It is reported from Hadhrat Ibn Umar τ that Nabi-e-Kareem ε said, **"None of you should buy that which his brother has bought."**

It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε forbade making an offer over and above an offer made by one's brother."

BENEFIT: This means that when a price for goods, property or any other item in the marketplace has been agreed upon and what remains is for the final amount to be paid or for possession to take place. In such a case, a deal with a third party cannot be undertaken even though his offer is higher. When the deal has been finalized, the item is now the buyers and is merely in trust with and in the possession of the seller. Do not spoil one's Imaan and reputation for sake of money. People generally resort to this type of impermissible dealing when it comes to property, farms and orchards whereby they have concluded a deal with one person, the price has been agreed upon. All that remains is for registration and possession to take place when a third person arrives and tells the seller to sell to him at a higher price. The seller nor gives it to him for the sake of the higher price. Alternately, he tells the first buyer that he has been now offered a certain higher price which should now be met by him, otherwise he will sell it to higher bidder. All this is impermissible. Once a price has been agreed upon, it is Waajib to give it at the agreed price. It is not the least permissible to now give it to a third person. Do not suffer a loss in the Aakhirat for the sake of some petty worldly gain. Till when will this world remain with one?

DO NOT BUY FROM A PERSON IN DIFFICULTY BY OFFERING A PRICE LESS THAN THE MARKET VALUE NOR SELL IT TO HIM FOR MORE THAN ITS MARKET VALUE

Translation: It is reported by Hadhrat Ali τ that Nabi-e-Kareem ε **forbid taking advantage of one who is helpless and in difficulty when doing a business deal.**

BNENEFIT: It is an act of oppression to take undue advantage of a person who is in difficulty or who is helpless. In fact, one is supposed to assist such a person and help him in whatever way possible and not that one forcibly takes what he is selling for next to nothing. As an example, if a person is selling his home or property due to the need for money in order to treat some severe illness, it will not be permissible to buy it from him at such a low price at which he is forced to sell because of his dilemma. This is a sin and is not permissible.

TO CONCEAL ANY FAULT OR SHORTCOMING IS HARAAM , FOR IF THE BUYER WERE TO KNOW OF THIS, HE WOULD NOT PURCHASE IT

Translation: It is reported from Hadhrat Uqbah bin Aamir τ that Nabi-e-Kareem ε said, **"A Muslim is the brother of another Muslim. It is not Halaal for one Muslim to conceal about some goods he is selling, from another Muslim, which if he were to know, would cause him to leave the item and not buy it."**

It is mentioned in one narration by Hadhrat Uqbah Bin Aamir τ that Nabi-e-Kareem ε said, **"When selling an item do not conceal any fault that may be present in it."**

BENEFIT: It generally happens that when a seller is aware of some fault in an item he is selling and he has the fear that if he were to reveal the fault, the item will not be sold as a result of which he will be sitting with dead stock, he conceals the fault. In reality, he is deceiving the buyer which is Haraam. Rather reveal the fault, show it to the customer whereby he can at least buy it at a lower price if he wants. This way of doing the deal is permissible. After having shown the fault, one will not be guilty of the sin of concealment of the fault.

O people who buy and sell, if any item you are selling has some fault or defect in it, show it to the potential customer, for it is not permissible to sell it by deception. Such income earned will be Haraam and by earning Haraam there will be no blessings in the world and in the Aakhirat one will have to suffer the punishment in Jahannum.

IT IS FORBIDDEN TO SELL SUCH GOODS WHICH ARE STILL NOT IN ONE'S POSSESSIONS

Translation: It is reported from Hadhrat Hakeem Bin Hazaam τ, **"Nabi-e-Kareem ε forbade me from selling that which was still not in my possession, or such goods which are not with me."**

It is reported from Hadhrat Hakeem Bin Hazaam τ that he said to Nabi-e-Kareem ε, "People want to buy such goods from me which are still not in my possession. Should I sell such goods? Nabi-e-Kareem ε replied, 'Do not sell what is (still) not with you.'"

BENEFIT: In this Hadeeth we have been forbidden to sell such goods or take payment for them as long as they are still not in our possession, our shop or warehouse. To do such deals is a sin. For example, the goods one has ordered have already been dispatched but have still not reached your shop or warehouse when a customer arrives and wants to buy those goods whether at a cash price or on a credit basis which you agree to and sell and tell him to come and pick up the goods the next day or a few days later. As a result, when the goods arrive one gives it to him. Such a deal is impermissible and a basis for sin.

O traders who have still not received goods ordered, goods which have not reached your shop or warehouse even though it has been invoiced out to you and you have a bill of lading in your hands, do not sell such goods no matter how much the buyer offers or pressurizes one. Yes, one can make a promise; one can give them a price. If he gives an advance as a promise to purchase which is kept in trust, one can take it, but not as payment for the goods. One should clearly tell him, "When the goods arrive in my shop or warehouse, when I take possession of the goods, I will do the deal with you and sell to you." If perchance one has already done such a deal with him before taking possession of the goods, such an agreement will have to be annulled and do a totally new deal when the goods arrive in your possession. There is Barkat in permissible deals which are in keeping with the Shariah and the profits too, will be lasting.

NOT TO RETURN A DEPOSIT WHEN A SALE FALLS THROUGH IS NOT PERMISSIBLE

Translation: It is reported from Hadhrat Umaru Bnu Shuaib τ that Nabi-e-Kareem ε forbade the holding back of a deposit paid on goods when a sale falls through. Imam Maalik (R.A.) explains it thus, when a person buys a slave for example or an animal for conveyance and says, "If I am unable to purchase this or hire it, this Dinar (gold coin) which I have given to you (in advance) will become yours."

BENEFIT: When giving an amount is given by the buyer with the intention of buying something once the price is agreed upon, so that the seller is unable to give it to another person, is an amount which is in trust and acts as a deposit. Later on, when the full price is being paid, this deposit will be included in the payment price. In the case where a buyer is not able to purchase the item, when his intention to purchase ends or some situation occurs whereby the deal cannot be concluded, it will Waajib to return this deposit. Not to return this deposit is Haraam. This amount is referred to as Zar-e-Bayaanah which is generally given when property or farms are being purchased.

Some people consider this deposit paid in advance to be theirs once the buyer backs down from the deal. This has been forbidden by Nabi-e-Kareem ε to the extent that even if the buyer tells the seller that this amount is his to keep if the sale falls through or even if the sellers tells the buyer that he will not return this amount in the even of the sale not being concluded, it will still be Waajib to return this amount because any agreement contrary to the Shariah has no basis and cannot be acted upon. Like in the case of an interest deal in which both parties are agreeable and happy to do an interest bearing deal, then too, it will not be permissible, so too, is it in this case.

TO PASS OFF A FAULTY ITEM AS ONE OF FIRST GRADE AND SELL IT IS NOT PERMISSIBLE

Translation: It is reported from Hadhrat Uqbah Bin Aamir τ that he heard Nabi-e-Kareem ε saying, **"A Muslim is the brother of another Muslim. It is not permissible for a Muslim to sell an item to his brother wherein there is some fault or shortcoming, except when he discloses it."**

It is reported from Hadhrat Waathilah Ibn Masood τ that he heard Nabi-e-Kareem ε saying, "It is not permissible for anyone to sell such goods in which there are defects except that he discloses them. It is not permissible for one who knows of a defect in an item to sell it without disclosing that defect."

It is reported from Hadhrat Ibn Masood τ that Nabi-e-Kareem ε said, "One who deceives (cheats) is not one of us (is not from my Ummah). Deception and pretense is in Jahannum (one who does this will go to Jahannum)."

BENEFIT: Consider the fact that Nabi-e-Kareem ε has forbidden the sale of goods which are defective without disclosing such defects. Traders and shopkeepers, every salesman that sells anything wants to get rid of such goods which are defective without disclosing their defects.

This disease has become widespread today. It is considered a facet of perfection to dupe customers in this way. If one's goods have any defects, one should disclose them to the customer whether it sells or not, whether it sells for a lower price. Do that which is permissible, for if one earns less through one line of goods, one will earn more through another line.

Therefore O you who are salesmen, if your goods have any defects in them, disclose it to the customer and save yourself from earning Haraam sustenance, for there are many sins in not doing so like the sins of oppression, deception, breach of trust, lies etc. all of which are major sins. To commit a single major sin is enough to deliver one to Jahannum. Apart from this, there will be no blessings in one's earnings. Such wealth will not remain with one but will go the way it came, easy come easy go.

IF ONE BUYS GOODS WITHOUT HAVING SEEN THEM, IT IS PERMISSIBLE TO RETURN THEM ONCE ONE SEES THEM

Translation: It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, "If one bought goods without seeing them, one will have a choice after seeing them (if one approves, one keeps them otherwise one returns them.)."

BENEFIT: This means that the buyer due to haste or some other reason has not seen the goods and after buying them finds them to be defective or finds any such thing with which he is not satisfied, he has the right to return such goods and the seller should accept these returned goods. He should not say that goods cannot be returned, for Shariah has given the buyer the right to return goods he is dissatisfied with. Therefore, one should not trample upon and destroy his rights. Yes, if the item was sealed and the cover or box has a full description of the item which the buyer read and then bought, it will fall in the category of having been seen. Similarly, an item was sealed and the buyer broke the seal, he will now not have the right to return the item, for this will be a source of loss to the seller. Also, if the buyer damages the item in any way which will now affect the price of the item, then too, the seller has the right not to take it back.

Therefore, O businessmen and traders, if someone has bought something without seeing or fully understanding what he bought and the goods are in the condition they were bought, accept them back and do not say we do not accept any returns or exchanges, for this in not in keeping with the Deen of Islaam.

IT IS SUNNAT TO GIVE THE BUYER THE OPTION TO TAKE THE ITEM BACK

Translation: **It is reported from Hadhrat Jaabir τ that Nabi-e-Kareem ε gave a Bedouin the option to take back after he had sold.**

BENEFIT: Nabi-e-Kareem ε bought a camel from a Bedouin and said to him, "If your heart desires that you take back the camel, you have the option to do so. I will gladly return it to you." This is so that he does not regret having lost a good camel.

Once the discussion is concluded and the deal agreed upon, options come to an end, yet Nabi-e-Kareem ε gave the option to take back what he had sold to the Bedouin on the basis of his good character. There is great reward in doing this. Similarly, if a person, after buying something, wishes to return the item for some reason, one should accept it. It is not good for one to say "I do not accept any returns." There is great reward for this. One is making an allowance for the next individual and Allaah I is very pleased with one who makes allowances for His servants.

NABI-E-KAREEM ε DID NOT APPROVE OF ESCALATING THE PRICE AND THEN REDUCE IT

Translation: I is reported from Hadhrat Qabeelah τ, "I came to Nabi-e-Kareem ε at the location of Marwah and said, 'O Allaah I's Rasool ε, **I am a woman who buys and sells.** Whenever I want to buy something, I offer much less than I am actually prepared to pay then as the bargaining carries on, the price I was prepared to pay is reached at which stage I buy it. When I want to sell something, I quote a much higher price than I actually want to sell it at and after bargaining, the price reaches what I was prepared to sell it at.' Nabi-e-Kareem ε replied to this by saying, **'O Qabeelah, do not do this. When you want to purchase some item then offer the price you are prepared to pay for it and when you want to sell an item then quote the price you want for it whether it sells or not.'"**

BENEFIT: This means, "When I want to buy goods from someone else, I offer a lower price than I am prepared to pay and keep on offering a little more until the price I am prepared to pay is reached. When I sell, I quote a higher price and keep on reducing the price till the customer thinks that I have discounted it and made allowance for him by which the customer becomes affected and buys the item thinking that I have done him a favour."

In this case, no favour has been done and no discount has been given because the item has been sold for the price the seller actually had in mind. It therefore appears as if the seller has done a favour to the buyer and thereby encouraged him to purchase the item in this way by saying, "I have lowered the price of the item for you," whereas, the price has not been lowered. It is a case of merely fooling the person into thinking a discount has been given.

These days, this is the way things are generally sold. People are fooled and even after such reduction in price, the item is still more expensive that it should be. The buyer does not know this or finds out later about being duped which causes him grief and pain.

O traders, as far as possible adopt a suitable profit and fix a single price for the items you sell. This will be much easier. Remember, it is permissible to offer some discount but not in the way described above whereby one unduly and falsely inflates the price and makes a show of offering a huge discount.

DO NOT FALL SHORT IN THE LEAST WHEN SELLING ITEMS BY WEIGHTS AND MEASURES, FOR A NATION WAS DESTROYED BECAUSE OF THIS

Translation: It is reported from Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said, "O group of traders, you are responsible as far as weights and measures go, for a nation has been destroyed before you for this. (due to falling short in weights and measures)."

BENEFIT: Allaah I removed the nation of Shuaib υ from the page of existence not only due to their ascribing partners to Allaah I but also due to their shortcoming when it came to accuracy with weights and measures. Hadhrat Shuaib υ was firstly given the order to command and make them understand that they should not fall short when it comes to weights and measures. They should fulfill the rights of people in full and not fall short as far as fulfilling these rights go in any way.

This is mentioned in this verse of the Glorious Quraan:

"O my nation! Give in full measure when weighing and measuring. Do not fall short with the things of people (which are their right and due) and do not cause mischief and strife in the world. (whereby the peace and safety of people is lost)"

This nation did not accept the command of Allaah I for the sake of paltry worldly benefit and continued to weigh and measure short when selling. Whenever they sold anything, they fell short in their weights and measures but when they bought something, they would make sure they took it in full measure and weight. This is why they had different weights for buying and different weights for selling.

This nation was destroyed on the basis of their disobedience by means of a fire raining down upon them. This fearful punishment is discussed in Tafseer Ruh ul Ma'aani as follows:

Allaah I caused the weather to become extremely hot for an entire week. As a result of this heat, the people took refuge in their homes and soon the stifling heat and choking hot air got to them in their homes as a result of which they went out onto the plain outside. At this juncture Allaah I sent the cloud of punishment the shadow of which fell onto the ground causing cool wind to blow under the shade of which they all gathered by calling one another there. Allaah I caused a fire to rain down from this cloud which consumed and destroyed them all. It is with reference to this incident that Allaah I states:

"The punishment of the cloud's shade caught and destroyed them."

[Ruh ul Ma'aani V. 19 Pg. 120]

It should be borne in mind that Allaah I's punishment comes in various forms. His taking to task and punishing adopts different forms in keeping with conditions of the day and age. At times such social difficulties and problems arise whereby, in spite of having wealth and property a person prefers death when he looses his peace of mind and tranquility. When occurrences and problems snatch away the peace and tranquility from one's life, this is also one form of being taken to task.

THOSE WHO SELL BY WEIGHTS AND MEASURES SHOULD ADD A LITTLE EXTRA

Translation: It is reported from Hadhrat Suwaid Bin Qais τ that Nabi-e-Kareem ε said to those who weigh their goods, **"When you weigh, weigh a little more."**

It is reported in one narration that Hadhrat Suwaid τ says, "Nabi-e-Kareem ε came to us and determined the price of a pair of trousers which we sold to him. He ε said to one person who was weighing and taking a wage, "Weigh and measure a little more."

BENEFIT: It generally happens that one's Nafs and Shaytaan encourage one to the abominable act of weighing and measuring less with the promise of savings on one's goods. People selling greens and grain who are not honest, do this thinking that they are benefiting by this whereas this is in actual fact oppression, breach of trust, deception and theft. Even though it seems as if they are profiting, there is actually loss in this. Not only does Nabi-e-Kareem ε informs us to give to the correct weight and measure but emphasizes that we actually give a little more. By doing this there can never be a possibility of breach of trust and apart from this, there will be more blessings in one's earnings by giving a little extra. Customers too, will be pleased as a result of which they will repeatedly support such a trader.

In short, to give a little extra when weighing is Sunnat and a basis of receiving blessings. O traders and shopkeepers give a little extra when weighing and measuring and you will reap its blessings. More customers will flock to your shop and due to this trust people have in you, your sales will increase and if your sales increase, you profits too, will increase.

WHENEVER NABI—KAREEM ε SOLD ANYTHING BY WIEGHT, HE WOULD GIVE A LITTLE EXTRA

Translation: Hadhrat Jaabir τ says, "Nabi-e-Kareem ε gave me the price of a camel by weight and he gave me extra when weighing."

BENEFIT: To give a little extra when weighing is Sunnat and by doing this, one is saved from the severe warning that is sounded against under weighing goods. Allaah I has mentioned the punishment of 'Wail" when it comes to weighing less even though it be very little less than what is due. There are different commentaries with regard to 'Wail'. One commentary is that it is a well. Imam Ghazzali (R.A.) writes, "Due to weighing just a little less, a person will be afflicted with the punishment of 'Wail'. 'Wail' is a valley in Jahannum or a valley of pus. [Ruh ul Ma'aani V. 30 Pg. 68]

Therefore, O you who sell by weight and measure, give a little extra when weighing and measuring for, even if there is the slightest shortfall, you will have to go to the well of 'Wail' in Jahannum.

THE WARNING OF NABI-E-KAREEM ε WITH REGARD TO SELLING AT EXHORBITANT PRICES AND ADOPTING MEANS TO DO SO

ADOPTING MEANS WHEREBY ONE SELLS AT EXHORBITANT PRICES IS A CAUSE OF GOING TO JAHANNUM

Translation: It is reported from Hadhrat Ma'qil Bin Yasaar τ that he heard Nabi-e-Kareem ε saying, "That Muslim who adopts any such action whereby the price of an item becomes expensive, Allaah I has the right to award him with a severe punishment on the day of Qiyamah."

BENEFIT: This means that if a person adopted some such means, some such action whereby the prices of goods increased, for example, he informs all traders to sell a particular item at such an increased price from that day on so that they can benefit that much more, or if he tells all the traders to hold back their goods until people are prepared to offer a much higher price due to the shortage. He stops goods from being easily available by hoarding or he stops the goods from reaching the marketplace in any way so that the price can increase due to the shortage and only now allows the goods to reach the marketplace. If any such action is intentionally adopted or others are made to adopt, if any such ploy is used to increase the price of goods, it is totally forbidden and Haraam. There is severe punishment in the fire of Jahannum for such people on the Day of Qiyamah.

Therefore O traders, never adopt such a strategy whereby goods become expensive, for this is oppression on the man in the street the punishment for which is very severe.

HOARDING GRAIN IN ORDER TO WAIT FOR PRICE INCREASES IS THE SIN OF MURDERING THE COMMON FOLK

Translation: It is reported from Hadhrat Ibn Umar τ that Nabi-e-Kareem ε said, "One who withholds grain for forty days (so that prices may increase), is free from Allaah I and Allaah I will become free from him and it is said that the sin of murdering the entire world falls to his lot."

BENEFIT: What a great sin it is to hoard grain in order to increase its price. On the one hand, such a person is accursed while on the other hand he is deprived of the protection of Allaah I. He also receives the sin of having murdered the entire world. Just for a little profit such great loss has to be endured. All this is because such a person, for the sake of his own profits casts people into difficulties and problems. For the sake of a small share of the world he oppresses people. This is great oppression. He desired profit only for himself, such profit in which there are no blessings. **By oppressing the creation of Allaah I one cannot attain the help and assistance of Allaah I.**

HOLDING GOODS BACK DUE TO GETTING A HIGHER PRICE IS A BASIS FOR BEING CURSED

Translation: It is reported from Hadhrat Ibn Umar τ that Nabi-e-Kareem ε said, **"One who brings goods to sell and holds back grain (in order to get a higher price) is accursed."**

It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, "One who withholds and hoards grain etc. so that he can sell it to Muslims when the price goes up, is a sinner. Allaah I and His Rasool ε are free of him."

BENEFIT: It is an act of oppression to hold back and hoard grain in order to derive a greater profit. To cause such harm to the creation of Allaah I in order to derive benefit for oneself is a very despicable and evil action. One who shows no mercy towards the creation of Allaah I is not only deprived of His mercy but is subjected to His severe punishment. This is also the case with all such items which are linked to edible necessities like lentils, oil, sugar etc.

Therefore O traders, to withhold and hoard all edible necessities so that they become scarce and result in price increases whereby you can benefit is the basis of being cursed and destroyed.

HOLDING GOODS BACK IS SUCH A SIN WHICH CANNOT EVEN BE EXPIATED FOR BY GIVING SADAQAH

Translation: It is reported from Hadhrat Umar τ that one who hoards grain and keeps it (so that the scarcity leads to increased price at which he can sell it) and thereafter gives

his profits in Sadaqah and charity, this cannot offset and compensate for the sin he has committed.”

BENEFIT: This is oppression and usurping the rights of the general creation of Allaah I whom He has called His family. Allaah I has created this grain by means of the rain that falls from the heavens and nourishes the ground below wherein it grows in order that His creation may have food to eat and derive benefit from it. This servant of Allaah I sees fit to withhold and hoard such necessities for his own benefit. This is such a form of oppression which cannot be compensated for even if the person were to give all the grain he has hoarded in Sadaqah since the creation has already suffered because of him and this cannot be compensated for by his charitable act.

This is such an act of oppression which cannot be offset and forgiven by Sadaqah. It should be borne in mind that this applies to the situation wherein there is a shortage of goods on the market and these goods are not at all available due to which the creation is suffering. If these goods are available on the market and the person holds back his own stock, it will not be sinful. **Understand well that this punishment is due to causing suffering to the creation.**

O traders, never withhold grain and other edible necessities in order to raise their prices and do not cause the creation to suffer.

INSTEAD OF HOARDING GRAIN, SELLING IT AT THE DAYS PRICE EARNS ONE THE REWARD OF SADAQAH

Translation: **It is reported from Nabi-e-Kareem ε that one who brings grain (and does not hoard it) and sells it at the days price, receives the reward of Sadaqah.**

BENEFIT: This means that one does not stock up and hoard the grain until prices increase and then sells it but rather keeps the daily necessity of people in mind and sells it daily at the daily rate as a result of which people are no made to suffer. By adopting this approach, one receives the reward of Sadaqah because one kept the needs of the people in mind as a result of which one forewent and sacrificed the benefit of withholding the goods and selling at a higher price. One kept the ease of the creation in mind as a result of which people derived benefit from one. Such a person will definitely derive the rewards of this good action of his. Opposite to this is the case of a person who hoards and withholds grain with the intention of deriving greater profit when people become helpless in times of shortages. Such a person will be cursed and punished by Allaah I.

Such people have been cursed in the Hadeeth-e-Paak. It is such a severe sin that even if he were to now give all the grain he hoarded in charity, it will still not compensate for the sin he has committed. Therefore O traders, keep on selling grain at the daily rate and do not hoard and withhold it so that you may keep on receiving the reward of Sadaqah.

DO NOT HOLD GOODS BACK BUT KEEP SELLING THEM ON A DAILY BASIS AND RECEIVE THE REWARD OF A MARTYR

Translation: It is reported form Hadhrat Ibn Masood τ that Nabi-e-Kareem ε said, “A person who takes grain from locality to the locality of Muslims and sells it at the daily rate it is being sold at (he does not hoard and withhold it in anticipation of a higher price) will receive from Allaah I the reward of a martyr.” Thereafter Nabi-e-Kareem ε recited this verse, “And others undertake journeys seeking the bounty and sustenance from Allaah I, and others wage Jihad in the path of Allaah I.”

BENEFIT: Those who do not hoard grain but sell it at the daily going rate will receive the reward of a martyr because if he were to hoard, he would receive some worldly benefit but instead he made allowances for people and due to his well wishing for them, sacrificed his own profit by bearing in mind the daily necessities of people due to which he receives this immense reward.

Therefore O you who are grain sellers, instead of hoarding, sell at the daily going rate and earn the reward of a martyr in the process.

NABI-E-KAREEM ε’S STATEMENTS OF ADVICE WITH REGARD TO TRADING AND SHOPKEEPING
DO NOT PRAISE GOODS AND DUPE PEOPLE THEREBY

Translation: It is reported form Hadhrat Abu Huriarah τ that Nabi-e-Kareem ε said, “Blessings and goodness will remain in business as long as the buyer does not discredit and criticize the goods he is buying and as long as the seller does not praise and laud the goods he is selling, fulfills rights and avoids taking oaths under all circumstances.”

BENEFIT: Many a shopkeeper, in order to sell his wares and not keep them as dead stock in his shop, tends to unduly praise and laud his goods. Nabi-e-Kareem ε has forbidden this. Similarly, when buying from someone else, thy have the habit of finding fault and criticizing the goods being bought so that they can pay less for those goods. This is contrary to trustworthiness and has been forbidden by Nabi-e-Kareem ε.

Therefore O traders, do not praise without due reason when selling and do not criticize when buying, for this is forbidden.

IF ONE IS OWING MONEY TO SOMEONE, DO NOT MAKE EXCUSES FOR WITHOLDING IT

Translation: It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, **“To delay in paying someone in spite of having the ability to do so is oppression.”**

BENEFIT: We have been commanded to pay to those whom we owe as quickly as possible. People who hire others to do their work generally have a nature whereby they will have the person do their work but when it comes to paying for the labour, they will tell the person to come the next day, to come the following day or the next week. In this way they keep on postponing payment. The poor person undertook this work in order to earn enough to see to his basic needs while this person who has hired him, does not want the money in his pocket or safe to become less. It will be a major sin for a person to keep on delaying payment in spite of having the ability to pay on time and is a basis for earning the curses of that person.

Therefore O people who have the rights of others hanging over your heads, never delay and postpone payment of their dues. Pay them as soon as they complete the work allocated to them. In this way, the rights of others will not remain in your wealth and this will be a cause of blessings therein.

IF ONE FORGIVES SOMEONE WHO CANNOT PAY BECAUSE OF STRAIGHTENED CIRCUMSTANCES, ONE RECEIVES THE SHADE OF THE ARSH

Translation: It is reported from Hadhrat Abul Yusr τ that he heard Nabi-e-Kareem ε saying, **“One who gives leeway to someone who is in difficulty with regard to payment of debt or forgives the debt will be given place by Allaah I in His shade.”**

It is reported from Hadhrat Abu Qatadah τ that he heard Nabi-e-Kareem ε saying, “One who gives respite to a poor person, a person in difficulty or forgives this debt, will be given salvation form the difficulties on the Day of Qiyamah.”

It is reported from Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said, “One who grants respite to a poor and needy person or forgives his debt will be granted salvation from the fire of Jahannum by Allaah I.”

BENEFIT: Consider these narrations. If a person has purchased something on credit and is unable to pay his debt on time due to poverty of difficulty, one should give him more time, one should make allowances for him by saying, “It does not matter, you can pay later when you are in a position to do so.” Adopting this approach has great virtues attached to it. To scold and insult a person in such a situation is not a good thing to do. Remember, times and circumstances do not remain the same. Consequently, to grant

respite due to a person's poverty or difficulty is Fardh, for we have been commanded to do so in the Quraan:

Therefore O people, if someone is owing you money for goods taken or money borrowed and such a person is truly in difficulty, experiencing poverty due to which he is unable to pay you on time, give him some respite, allow him more time in which to pay you or even forgive the amount owing to you. Due to this, you will receive the shade of the Arsh on the Day of Qiyamah and salvation from the fire of Jahannum.

ONE RECEIVES THE REWARD OF SADAQAH PROPORTIONATE TO THE DAYS ONE GIVES RESPITE FOR MONEY BEING OWED

Translation: It is reported from Hadhrat Abu Bareedah τ that Nabi-e-Kareem ε said, **"One who grants respite to a person in difficulty will receive the reward of Sadaqah every day and one who grants respite after the due date for payment, will receive the reward of Sadaqah to the value of the amount owing to him."**

BENEFIT: Consider how much reward is received from the very time one makes an allowance for someone by assisting him. For every day, as long as the debt is due, one receives the reward of Sadaqah and once the due date of payment has passed in spite of which one grants even more respite to the person owing, one receives reward of Sadaqah equal to the amount one has lent to this person. This reward will be received in the case of a poor person, a person in difficulty, who is granted respite from settling his debt without insulting and abusing the person concerned. If this is not the case and the person is only delaying payment, there will be no such reward.

NABI-E-KAREEM ε MADE DUAA FOR A TRADER AND SHOPKEEPER WHO IS SOFT AND GIVES LEEWAY TO CUSTOMERS

Translation: **It is reported from Hadhrat Jaabir τ that Nabi-e-Kareem ε made Duaa, "O Allaah I have mercy on that person who when he sells, does so with softness and tolerance and on one who when he buys, does so with softness and tolerance and when he requests debts owing to him, he does so with softness and ease."**

BENEFIT: This means that both the buyer and the seller, both the customer and the trader should adopt softness and seriousness in their approach to a transaction. They should not approach the next individual with harsh words, a sour face and cutting words. If for example a customer asks one the price of an item, which item is better and which is not, whether one will be prepared to meet or better the price of the item which is available at a certain store at a particular price, one should not shout at and abuse and scold the person by telling him, "Go away from my shop and never set foot here again. Do you want to buy or not? Why are you just pricing the items without buying them?" Similarly, the

buyer should also not adopt a similar attitude of harshness which will hurt the next person's feelings. Also, if one has to acquire a debt owing to one, do not be harsh in one's approach to the person owing. One should adopt a soft and serious approach. By dealing with people in this manner, the mercy of Allaah I descends. Yes, if the situation is such that one is forced to use hard words, it is totally another matter.

Therefore O traders and shopkeepers, when buying and selling, adopt softness and make allowances as a result of which you will receive mercy and people will be attracted by your approach due to which your business will also grow.

IF A CUSTOMER RETURNS GOODS AFTER PURCHASING AND ONE TAKES THEM BACK, IT IS A MEANS OF SINS BEING FORGIVEN

Translation: It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, **"If someone takes back an item bought by a Muslim, Allaah I will forgive his sins tomorrow on the Day of Qiyamah."**

BENEFIT: It happens at times that a person buys an item in haste or fervour and later wants to return it because he realizes he does not actually need the item which he bought on impulse or he needs the money for something else. Therefore, if the purchased item is in its original condition and no fault or shortcoming is attached to it, one should accept the return, for there is great reward in doing so. It is the practice of non Muslims not to accept returns on goods bought.

Therefore O traders, if the goods purchased are in a sound condition, accept the return and give the buyer back his money, for this will be a means of wiping out your sins tomorrow on the Day of Qiyamah.

DO NOT HANG NOTICES SAYING "NO RETURNS ACCEPTED" NOR SAY THIS TO CUSTOMERS

Translation: It is reported from Hadhrat Abu Shurayh τ that Nabi-e-Kareem ε said, **"One who takes back something bought by his brother, Allaah I will take back or forgive his sins tomorrow on the Day of Qiyamah."**

Therefore O traders and shopkeepers, do say that we do not accept any returns on goods sold to a customer nor have this written and hung in your shop, for this is not approved of in our Shariah.

BY FULFILLING THE NEEDS OF A MUSLIM BROTHER, ONE RECEIVES THE REWARD OF HAJ AND UMRA

Translation: **It is reported from Hadhrat Anas τ that Nabi-e-Kareem ε said, "One who fulfills a need of his Muslim brother is like one who has performed Hajj and Umra."**

BENEFIT: Consider how much reward has been mentioned in this Hadeeth by Nabi-e-Kareem ε for fulfilling any need or coming to the assistance of one's fellow Muslim. In this case, the reward is of having performed Hajj and Umra and in another narration it is mentioned that one receives the reward of serving someone one's entire life. It is regrettable that Muslims today do not consider these actions to be rewarding in any way. They consider it contrary to their honour and position to fulfill someone's needs, to assist and be of benefit to someone. They consider Salaah, fasting, Zikr and Tilaawat as the only sources of rewards because of which people have no inclination and desire to assist and help anyone. There are numerous forms of assisting and fulfilling someone's needs, for example, someone needs grain, needs some household goods, someone receives guests but does not have the wherewithal to purchase food and drink in order to entertain them and one purchases these needs for them, provided grain, money or shelter to such a person. All this is a source of great rewards.

O Muslims, by fulfilling the need of one's brother, one will reap the reward of Hajj and Umra. For a small action one receives great rewards.

IF ONE GIVES UP ONE'S RIGHT IN A DISAGREEMENT, ONE WILL RECEIVE PLACE IN THE MIDDLE SECTION OF JANNAH

Translation: **It is reported form Hadhrat Anas τ that one who gives up his right only in order to avoid an argument and fight, will receive place in the middle part of Jannah.**

BENEFIT: This means that a person is about to loose his right with respect to property, wealth or any other entity, such a right which is proven on the basis of the Shariah. If someone is owing one money or something else and one requests what is owed to one or one tries to acquire this from the person owing it to one and the person who owes this is not willing to hand it over until matters come to a head and an argument or fight can ensue. Or it would mean going to court to resolve the matter. If a person gives up his right in such a situation, Allaah I will give him a house in the middle part of Jannah. Arguments and fights will lead to trampling on the rights of others and lead to a chain of sinning. One who gives up some worldly benefit which is his right on the basis of Taqwa, will be endowed by Allaah I with an easy path. Therefore O people, if you happen to give up your due right in order to avoid arguments or fights, you will receive place in the middle part of Jannah.

ONE WILL RECEIVE GREAT REWARD FOR ASSISTING A BEGGAR GET ON HIS FEET AND ESTABLISH A SOURCE OF INCOME FOR HIM

It is reported from Hadhrat Anas Bin Maalik τ that an Ansari came to beg from Nabi-e-Kareem ε who asked him, “Do you have anything in your house?” The person replied, “Yes, I do have a shawl part of which I spread out below me and the other part of which I use to cover myself. I also have a cup which I use to drink water in.” Nabi-e-Kareem ε then commanded him to bring both these items to him, which he did. Nabi-e-Kareem ε took both these articles in his hands and announced, “Who will buy this from me?” A person in the gathering said, “I will buy them for one dirham.” Nabi-e-Kareem ε then asked, “Who will offer more than one dirham for these items?” He ε posed this question two or three times. Another person then said, “I am prepared to buy then for two dirhams.” As a result, Nabi-e-Kareem ε handed the two items over to that person and took the two dirhams and handed them over to the Ansari to whom he ε said, “You should purchase food for one dirham and hand this over to your family members and buy an axe with the other dirham and bring it to me.” As a result, the person did exactly this. Nabi-e-Kareem ε took the axe in his blessed hands, attached a handle to it
And then said, “Go and cut wood from the trees in the wilderness, (cut and sell it) and do not come back to me before fifteen days are over.” As a result he went and carried on cutting and selling wood and came back after fifteen days during which time he had saved ten dirhams which he brought with him. Nabi-e-Kareem ε then advised him to go and buy some grain and cloth,” and then said to him, “This (working and eating from its proceeds) is better for you than coming on the Day of Qiyamah with the stamp and mark of a beggar on your face.”

BENEFIT: Consider how, in this Hadeeth, Nabi-e-Kareem ε made arrangements for a beggar whereby he began to earn and eat from his earning rather than to carry on begging. Similarly, if any servant of Allaah I assists some needy and poor person in a manner whereby he establishes some means for him to earn and see to his needs, it will be a great achievement on his part and earn him immense rewards. Whether a person assists him on his own or gets together with a group of other people in order to do so, it will contribute to bettering the social environment as well as setting up a number of people. This is why it will be better not to give something to a person who is begging and is of such an age and strength whereby he can earn but to rather encourage him to work. He should be advised to work rather than beg in a very soft and endearing manner and if he is in need of assistance to do so, one should assist him as well. One will thus receive the reward of setting up an entire family.

THERE WILL BE BLESSINGS IN A PARTNERHIP AS LONG AS THERE IS NO BREACH OF TRUST

Translation: It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, **"The hand (assistance and help) of Allaah I is on a partnership as long as no partner resorts to breach of trust. When someone resorts to breach of trust, the help of Allaah I is lifted away."**

It is reported from Hadhrat Abu Huriarah τ that Nabi-e-Kareem ε said, "Allaah I says, "I remain between two such people who get together and work in partnership as long as one does not breach the trust of the other. When trust is breached, I move away from between the two.'"

BENEFIT: Consider what Allaah I is say in this Hadeeth. Such a Hadeeth in which Allaah I addresses directly is termed a Hadeeth-e-Qudsi. In other words, such a Hadeeth is like the Quraan because Allaah I is directly saying that when two people who get together in order to conduct a business partnership, He is between them and there will be blessings in such an undertaking. Allaah I's help is with them, His hidden assistance supports them, the business grows very fast, both make good profits and this chain of events keeps on growing. Yet, when one of them begins to breach the trust of the other, begins to draw and eat from the business without informing the other, spends more on himself and does not reflect this until the stage is reached where he steals from the business and removes goods and money, the assistance of Allaah I in this business comes to an end. The blessings are lost because the stock and value of the business does not grow but diminishes due to this breach of trust. On the opposite side of the coin, wealth does not decrease due to Sadaqah but increases.

"Breach of trust does not increase wealth and Sadaqah does not decrease it."

If one partner begins to breach trust, divide the business in two, for the blessings in the business will be lost due to this breach of trust.

O you who enter into partnerships, never do anything without informing your partner. Never resort to doing anything wrong with regard to the money in the business. Do not eat anything from the business stealthily. Do only that which has been discussed and agreed upon. As a result of this, one you will have blessings in your business and it will grow from day to day. Otherwise, there will be loss and destruction in your enterprise.

DO NOT ADOPT A NON MUSLIM PARTNER IN YOUR BUSINESS

Translation: it is reported from Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said, "Do not adopt a Jew, Christian or fire worshipper as your partner in business." He ε was asked why this is so? To which He ε replied, **"This is because he will engage in interest dealings and interest is not Halaal."**

BENEFIT: It is evident that a non Muslim, immaterial which religion he follows, will not take into account our Shariah when it comes to trade and commerce. He will not care whether something is declared impermissible or not. Thus, he will not take into account whether a deal is interest based or declared impermissible in our Shariah.

As an example, he will do a deal concerning goods that are still not in his possession, he will adulterate goods, he will spend his income in acts of polytheism, he will earn by selling liquor. In short, he will not care what our Shariah has to say about what is impermissible and will engage in such deals because of which a Muslim who has joined him in business will be earning Haraam income and this is a major sin. The same applies to a person who is a Muslim only in name and does not care about whether the deals he negotiates are permissible or impermissible. He has no qualms in selling carrion or the fat of carrion, he sells liquor, does not care about Shirk and sins. To become a partner with such an individual is also not correct because Allaah I has commanded the earning and consumption of pure sustenance. Yes, there is no harm in buying from and selling to such people. Therefore O you who enter into partnerships with others and conduct business, do not enter into partnerships with non Muslims and those Muslims who do not care about Halaal and Haraam.

O TRADERS, DO NOT HOLD BACK WHAT YOU OWE TO SOMEONE, FOR YOU WILL BE STOPPED FROM ENTERING JANNHAH

Translation: **It is reported from Hadhrat Saad τ that Nabi-e-Kareem ε said, "Even if a person becomes martyred in the path of Allaah I, is brought back to life and becomes a martyr once more, then too, he will not enter paradise as long as he does not settle debts he is owing.**"

It is reported from Hadhrat Thaubaan τ that Nabi-e-Kareem ε said, **"One from whose physical body his soul is separated and is safe from three things, will enter into Jannah, from stealing the spoils of war, from debt and from pride."**

It is reported from Hadhrat Samurah Bin Jundub τ that Nabi-e-Kareem ε said, **"Your companion has been stopped at the door of Jannah due to debt."**

It is reported from Hadhrat Abu Hurairah τ that Nabi-e-Kareem ε said, **"A Mu'min remains hanging in the balance (does not enter Jannah or is not favoured with good deeds remaining with him) due to his debts until such a time he settles those debt."**

BENEFIT: Consider what severe warnings have been sounded for a person who has any debts still owing by him even though he may participate in Jihad and become a martyr, he will still be stopped from entering into Jannah. No matter what great good deeds a person may perform, he will be incarcerated and remain apart from Jannah.

O traders, if one has borrowed money or is in debt for whatever reason, do not allow it to remain, do not delay in its repayment. As soon as you are able, settle those debts because debt is a very great trial which stops a person from entering Jannah.

IT WILL BE SINFUL TO HIRE SOMEONE TO DO WORK AND MAKE EXCUSES WHEN IT COMES TO PAYING HIM

Translation: It is reported from Hadhrat Abu Huriarah τ that Nabi-e-Kareem ε said, **"For a wealthy person to put off payment is oppression."**

BENEFIT: A poor person undertakes some work or labour, he washes some items and brings them for one, delivers something to the shop or house for one or does any other menial task so that he can earn something to see to his basic needs. He tolerates difficulty and hard work for a person and when he requests payment for the work done, the person makes excuses and delays in paying him by saying, "Come and collect your money tomorrow. Collect it this evening." When he comes in the evening as he was told to, it is said to him, "Not today, come tomorrow." When he comes the next day, he is told, "Come the day after." In this way there is delay in paying him for work already done and the poor person is put to difficulty as far as his food and drink is concerned. His necessities are not met. People today resort to this type of attitude in spite of having more than enough to pay the person with. This is a despicable action and is a cause of loosing blessings and a basis for destruction. One will suffer the consequences of this person's heartfelt anguish and curse. Since the share of this person is attached to one's wealth, it will lead to the blessings coming to an end and the wealth itself being destroyed. This has been referred to as oppression by Nabi-e-Kareem ε who has also said, **"Pay the labourer before his sweat dries."**

Therefore O people, if you hire a person to work or labour for you, pay him on time. Do not become oppressive. Otherwise the blessing in your wealth comes to an end.

ONE SHOULD FIND OUT THE RULES AND REGULATION PERTAINING TO BUSINESS IF ONE IS UNAWARE

Allaah I has mentioned twice in the Quraan:

"If you do not know (something concerning the Shariah, concerning Deen) ask those with knowledge."

Hadhrat Hakeem Bin Hazaam τ mentions, "I said to Rasoolullah ε, when people come to me and ask me for something which I do not have in my possession, I go and buy it from the marketplace and give it to him." To this, Nabi-e-Kareem ε replied, "Do not sell that which is not in your possession."

Hadhrat Hakeem Bin Hazaam was a big businessman at the time and was very famous. As a result of this people used to come to him for things they needed and he used to conclude a deal with them after which he would go and purchase them from someone else and deliver it. He asked Nabi-e-Kareem ε about doing business in this manner and was forbidden from such transactions in which one sells something which is not in one's possession yet. As a result of being told this by Nabi-e-Kareem ε he stopped such deals. Had he not enquired from Nabi-e-Kareem ε, he would have continued doing business in this incorrect manner.

From this we learn that we should enquire from people of knowledge all such matters wherein there is no clarity as far as Halaal and Haraam is concerned so that we do not end up committing sins.

SOME IMPORTANT MASAAIL

SOME MASAA'IL WITH REGARD TO MUDHARABAT

Mudhaarabat means a partnership in which one person provides the capital and the other provides the labour. This is permissible in Shariah. The person who provides the capital will not share in the labour but only provides the capital. In the case of Mudhaarabat, the profit will be shared in the form of a prearranged percentage, for example, fifty percent to each partner or forty sixty, thirty seventy etc. It will not be permissible to fix a set amount for either of them. For example, if the provider of the capital says, "I want a hundred rupees a month from the business and the balance is yours," this is not permissible. It is totally Haraam to stipulate a fixed amount on a monthly, six monthly or an annual basis.

These days, such Haraam practices are very common whereby a person provides ten or twenty thousand rupees and says to his working partner, "I have nothing to do with the profits you generate, all I want is a hundred rupees ever month." To do this is Haraam and amounts to interest. If a loss occurs in Mudhaarabat, it will also be borne by the investor of the capital. It is not permissible to divide the profit only between the investor and one who provides the labour when one is generated and make the person providing the labour bear losses when they are incurred while the investor takes his full capital. Both will have to share the loss incurred. If the capital becomes depleted, this loss will be borne by the investor and the one who provided the labour will also loose out.

Mudhaarabat in this form is also forbidden wherein it is said by one partner, "I will sell certain items and pay you two rupees for each item sold. Yes, to say, "I will give you half of the profit is correct and in order. Understand this well or ask some experienced man of knowledge to explain.

THE LAWS REGARDING SELLING ON PROPORTIONATE CREDIT OR INSTALLMENTS

Whatever is permissible to be sold for cash can also be bought or sold on a proportionate credit basis or in installments. It will be correct to buy or sell an item on such a proportionate credit basis whereby both parties have agreed to and are happy with. For example, payment will take place in five parts. This type of a deal will be correct. At the very beginning of the deal the total amount to be paid has to be specified, for example, five thousand will be paid over five installments.

To take any amount over and above the specified amount will not be permissible under any circumstances. If for example the buyer is unable to pay the five thousand over five installments whereby he is to pay a thousand per installment but manages to do so over six installments, it will be Haraam and to take more than five thousand will amount to interest.

To do a deal in such a way whereby the amount of ten thousand is to paid in ten installments the condition is made that if this is paid over eleven installments, ten thousand one hundred has to be paid and if the amount is paid in twelve installments, ten thousand two hundred has to be paid, is totally Haraam and included in interest transactions. Whether it is cash or credit, the amount can only be adjusted and changed at the beginning of the agreement.

It is permissible to change the price because of the credit installments but the full price has to be specified and agreed upon from the beginning. It is Haraam to increase this later on due to a delay in payment.

SOME MASAA'IL WITH RESPECT TO BUYING AND SELLING ON CREDIT

Just as it is permissible to sell on a cash basis, it is also permissible and correct to sell on credit. It is necessary to specify the date of payment when selling on credit.

It is not permissible to conclude a deal wherein the buyer says, “I will settle with you when I have the money to do so.” One will at least have to specify, at the beginning of the month, the middle or end of the month.

If an amount is added to the cash price at the beginning of the deal it will be permissible. For example, if one knows that this customer buys on credit, it will be permissible to add a rupee onto the price and quote this to him. It will not be permissible to say, “If you buy for cash it will cost ten rupees and if you buy on credit it will cost you eleven rupees. If one said, “You can pay me after two months and the price is eleven rupees,” this will be permissible. It is not necessary for the layman to ask why this is so.

If one arranged the deal as follows, “If you pay in ten months it will cost ten rupees. If you pay in twelve months it will cost you ten fifty,” it will be Haraam. To take this extra amount due to the extended credit will not be permissible and amounts to taking interest. It is Haraam to take and give an extra amount due to a delay in payment.

AWRAAD-WAZAAIF AND DUAAS

THERE IS GREAT VIRTUE IN REMEMBERING ALLAAH I IN THE MARKETPLACE

Translation: It is reported from Hadhrat Maalik τ who says, "It has reached me that Rasoolullah ε used to say, 'One who makes Zikr in the place of heedlessness (the marketplace) is like one who remains steadfast on the battlefield and continues fighting unlike that person who flees from the battlefield. Similarly, one who makes Zikr in the place of heedlessness (the marketplace) is like a green branch on a dried out tree." In another narration, "One who makes Zikr in the place of heedlessness (the marketplace) is like a brightly shining lamp in a dark house. One who makes Zikr in the place of heedlessness is shown his place in Jannah while still in this world."

It is reported from Hadhrat Alqamah τ that Nabi-e-Kareem ε said, "The action most liked by Allaah I is Subhatul Hadeeth." I asked what this means. He ε replied, "When everyone in a gathering is occupied in talking, this person remains engaged in the Zikr of Allaah I."

Therefore O traders, shopkeepers and those who go to and remain in the market places, remember Allaah I in whatever time your have at your disposal and earn immense rewards.

WHICH DUAAS SHOULD BE READ IN THE MARKETPLACE

Translation: It is reported from Hadhrat Bareedah τ that when Nabi-e-Kareem ε used to go to the marketplace, he used to recite this Duaa:

Translation: "In the name of Allaah I, I ask of you the goodness of this market place and whatever good there be in it and I seek refuge from its evil and whatever evil may be in it. O Allaah I I seek refuge from false oaths and from falling into a situation of loss."

Another Duaa is also mentioned in a narration by Hadhrat Bareedah τ which is:

"O Allaah I I seek the goodness of this market place. I seek refuge from Kufr and sin."

Whenever Hadhrat Ibn Masood τ used to come to the entrance of the market place, he would recite this Duaa:

“O Allaah I I seek from you its goodness and the goodness of those in it and I seek refuge from its evil and from the evil of those in it.”

O YOU WHO REMAIN IN THE MARKETPLACES, HOW WILL YOU EARN A MILLION REWARDS AND JANNAH?

Translation: It is reported from Hadhrat Umar τ that Nabi-e-Kareem ε said, “One who recites this Kalima, La ilaha illallahu …. in the marketplace will receive a million rewards, a million sins are forgiven and a house is built for him in Jannah. It is also mentioned in a narration in Tirmidhi and other books of Hadeeth that he will be raised by a million ranks and there is no mention made of a house in Jannah.

BENEFIT: There is immense reward for reciting this Kalima in the marketplace. A million is not a measly figure. The reason for receiving so much reward is that the shopping centre is a place of heedlessness, noise, occupation, worldly engagements and where Shaytaan is found. It is a demonstration of worldly beauty and its enchantments. It is the opposite of Taqwa and is a place wherein the love of the world is generated, wherein evil and lewd glances are continuously cast, wherein women do not conceal themselves from the gazes of lustful men. Therefore, to engage in Zikr in such a place takes great Mujahadah. In spite of this promise of such immense reward, how many people are found engaging in Zikr in the marketplaces and shopping centres? Very few people do so and very rarely too. In comparison to this, one finds more people engaged in Zikr in the Masjid. It is due to the marketplace being a centre of heedlessness and Shaytaan that engaging in Zikr here merits such immense reward.

Therefore O people who go to the shopping malls and marketplaces, who remain occupied in different activities in the bazaars, engage in reciting the Kalima abundantly and have billions and trillions of rewards written in your book of deeds.

SOME IMPORTANT AWRAAD AND WAZAAIF WHEN FINDING DIFFICULTY IN EARNING

1. Hadhrat Abu Hurairah τ relates, “Once I was walking with Nabi-e-Kareem ε when we met an Ansari who was suffering greatly from poverty and illness. Nabi-e-Kareem ε asked him, “What is the matter? Why are you in this condition?” He replied, “Due to poverty and illness.” Nabi-e-Kareem ε then asked him, **“Should I not show you such a Duaa which if read cause poverty and illness to go away**.” Hadhrat Abu Hurairah τ then said, “Teach us this Duaa.” Nabi-e-Kareem ε then said, “Read:

“I place my trust on the Ever Living who never dies and all praise belongs to Allaah I who has neither taken to Him a son, nor is there any partner sharing in His kingdom, nor

is anyone (needed) to protect Him because of (any) weakness. And proclaim His greatness, an open proclamation."

A few days later I met Nabi-e-Kareem ε who asked me, "What is the matter Abu Hurairah? I see you in an excellent condition." I replied, "It is due to the Duaa you had taught."

2. Hadhrat Hasan Bin Ali τ says, "On one occasion I experienced severe monetary problems. Whatever stipend I was receiving came to a stop. Nabi-e-Kareem ε taught me to read the following Duaa in a dream which I began to recite:

3. It is reported from Hadhrat Sahl Bin Saad τ that a person came to Nabi-e-Kareem ε and complained about poverty and difficulty in earning. Nabi-e-Kareem ε said to him, **"When you enter your house make Salaam whether there is someone present or not and then send Salaam on me."**

Then recite Surah Ikhlaas once. The person did as he was told as a result of which Allaah I sent the rain of sustenance down upon him, so much so that he started spending it on his relatives and neighbours.

ISTIGHFAAR PLAYS A GREAT PART IN REMOVING DIFFICULTY IN EARNING

4. It is reported from Hadhrat Ibn Abbas τ that Nabi-e-Kareem ε said, "One who holds fast to Istighfaar**, who makes Istighfaar in abundance** will be granted salvation from all forms of difficulty and worry and freedom from all grief and sorrow. **He will be granted sustenance from such sources which he did not even imagine.**

5.It is reported from Hadhrat Ibn Umar τ that a person came to Nabi-e-Kareem ε and said, "The world has distanced itself from me (I am in great difficulty and poverty)." Nabi-e-Kareem ε said to him, "Why have you become heedless towards the Tasbeeh which is made by the angels and the creation by means of which they are granted sustenance. Recite it a hundred times before the morning Salaah.

The world will present itself before you in an abject state." As a result, this person came a few days later and said, "O Allaah I's Rasool ε much of the world has come to me." He was told to spend from it.

6. Hadhrat Abu Abdullah Al Qatlaani (R.A.) says, **"I saw Nabi-e-Kareem ε in a dream and complained to him about poverty and difficulty. Nabi-e-Kareem ε said to me read:**

Translation: O Allaah I, send mercy down on Muhammad ε and on his family. O Allaah endow us with such blessed, pure and Halaal sustenance of Yours due to which we do not have to present our face before anyone from Your creation (beg from them) and O Allaah I make it come to me from an easy avenue by which there is no tiredness, no difficulty, no favour of anyone, whereby I do not have to run behind anyone. O Allaah I save us from Haraam wherever it may be, with whoever it may be. Create a barrier between it and us. Stop their hands from reaching us and turn their hearts away from us to such an extent that we do not occupy ourselves in any work but that You are pleased with. We seek assistance in that which pleases You O You who are the Most Merciful of those who show mercy.

SOME IMPORTANT DUAAS FOR EXPANSION IN SUSTENANCE

1.

O Allaah I grant us sustenance through Your bounty and do not deprive us from Your sustenance. Grant us blessings in the sustenance You grant us. Grant us contentment in our Nafs. Incline us in the direction of that which is with You.

2.

O Allaah I expand Your blessings, Your mercy, Your bounty and Your sustenance upon us.

3.

O Allaah I we seek refuge with You from poverty, from shortage and from disgrace.

4.

O Allaah I I am weak, strengthen me, I am lowly, grant me honour, I am poor enrich me.

5.

O Allaah I forgive me, grant expansion in my home and grant blessings in my sustenance.

6.

O Allaah I I ask of You close expansion, beautiful patience and expansive sustenance and safety from all trials.

7.

O Allaah I forgive me, have mercy on me, keep me safe, and grant me sustenance.

8.

O Allaah I I seek refuge from Your bounties coming to an end, from safety leaving me, from suddenly being taken to task and from all forms of Your displeasure.

9.

O Allaah I I ask of You Taqwa, guidance, chastity and richness.

10.

O Allaah I, without doubt, You are aware of all my hidden and open affairs, therefore accept my apology. You know my needs, therefore fulfill my needs and requirements. O Allaah I I ask of You such Imaan which permeates the heart and such conviction which is true until I am convinced of the fact that no difficulty reaches one except that which You have written and Your pleasure which You have decreed and allotted.

Hadhrat Adam υ made this Duaa after coming onto the earth while making Tawaaf of the Kabah. Hadhrat Adam υ received Wahi, "You have made such a Duaa which has been accepted. **I will remove grief and sorrow from anyone among your progeny who makes this Duaa**, I will suffice his sustenance for him, I will remove poverty from his heart and enrich him. I will direct the means of sustenance towards him and the world will come before him in an abject state if he does not incline towards the world.

BENEFIT: It should be borne in mind that along with making Duaa, one should also adopt the suitable and easy means of earning. One should also abstain from all such sins which surely displeases Allaah I. Safeguard oneself from hurting the feelings of others and earning their curses. As far as possible, avoid the displeasure of one's parents and keep them happy by obeying and serving them. Allaah I willing, slowly but surely there will be an increase and expansion in one's sustenance.

SOME IMPORTANT MASAA'IL RELATED TO THE PRSENT ERA

SOME IMPORTANT MASAA'IL REGARDING THE HOUSING SYSTEM

1. It is permissible to purchase a house from the housing system.

2. It is permissible to pay for a house purchased from the housing system in installments.
3. It is permissible to have different prices for cash payments and credit payments but it is necessary to specify the total price to be paid in installments.
4. It is not permissible to delay in payments so that the number of installments increase to more than was initially agreed upon.
5. Since the entire amount is not received on an installment basis and is an established method of credit, it will be permissible to charge a price more than the cash price.
6. One should not pay the money collected by the housing system as a debt, otherwise it will can be a case of interest for everyone.
7. The initial amount paid to the housing system will be a promise to purchase, whether the entire amount or half the amount is given. Since the house is not existent at the time of payment. Therefore, if one is paying towards the purchase of the house it will be a case of Bay-e-Madoom or purchasing that which is non existent, which is not permissible.
8. Whatever amount has been stipulated by the company or seller apart from what the buyer has given, it will be permissible to give profit equal to the amount.
9. The deposit which is given at the time of doing the deal has to be included in the price of the house. To stipulate that this amount will not be returned if the house is not bought is not permissible. Yes, whatever administration costs have been incurred can be cut off from this amount and the balance returned.
10. When the company establishes the price of the house and the number of installments and promises that the house will be ready in five years time at which stage ownership will take place and the installments will begin, but there is a delay in building and the price of raw materials goes up. Once the house is ready, the cost has increased due to which it is permissible to make changes in the price and the number of installments since this was not a sale but a promise to sell.
11. It will not be permissible if the housing system which belongs to Muslims takes the deposit paid by people and puts it into a bank with the intention to gather interest. It will be Waajib for them to give this amount away on behalf of the buyers as Sadaqah. It will be permissible if it is put into a savings bank but then too, they will have to give away the interest generated.
12. It will be Waajib for the buyer who has booked a house to purchase it. It will not be permissible for him to give it over to another person because he has not taken possession and ownership of the house yet. In fact, the house may not even be built yet, so what will he be selling?
13. If a person has purchased a house from the housing system, has paid for it and taken possession and ownership of it already, he can now sell it to someone else at a profit.
14. If a person pays half the amount for a house and the company pays the other half, the company can sell him their half by taking a profit.
15. It is permissible to pay booking fees or allotment fees.
16. After the house is built the buyer can take a profit and sell it to the company but cannot sell it to the company or profit from it before it is built, for this will mean taking a profit on money, which is Haraam.

17. These days, it is Waajib in terms of the Shariah for a person purchasing a house to ensure that it is not situated in a locality where the social lifestyle will be that of sinners, disobedient and free thinking people. He should ensure that there is a Masjid and Madrasah close by in order to maintain his Islaamic frame of mind and social environment along with providing basic Islaamic education for his children. So that he can perform Jum'uah with Jamaat. One should not live in a locality wherein the Masjid is situated far away and it is difficult to perform Salaah there except by traveling with a vehicle even though the locality is one of Muslims. In such a case, he will be committing the sin of not performing Salaah with Jamaat and thereby giving up a Waajib act. This is a major sin. His children too, will no longer have the enthusiasm and fervour to perform Salaah with Jamaat. In fact, they will be giving up the performance of Salaah from the very beginning even though the elders perform their Salaah at home. Yes, if arrangements for Salaah with Jamaat is made, it will be in order but this will still result in being deprived of the environment of the Masjid which comes into effect through the efforts of the Tableeghi Jamaat and lectures etc. and in this way, generations will have no Deen in their lives.

Similarly, if the social environment is one of non Muslims, then too, if the most part of the locality is made up of other groups, it is forbidden for people with Imaan to live in such localities, for due to opposition in social norms, one's Islaamic fervour and temperament as well as one's Aakhirat will be destroyed. Nabi-e-Kareem ε has forbidden us to live in such a place and sounded warning about this. As such, it is reported from Hadhrat Samurah Bin Jundub τ that **Nabi-e-Kareem ε said, "Do not live among the Mushrikeen and do not mingle with them (indulge in social interaction and norms etc). One who lives among them, keeps contact and mingles with them will be from amongst them."**

It is reported from Hadhrat Jareer τ that Nabi-e-Kareem ε said, **"One who lives among the polytheists, Allaah I is free of responsibility towards him."**

Consider to what extent Nabi-e-Kareem ε has forbidden this. These days no arrangements are made to build Masjids within suburbs nor is the social environment taken into account. This is in effect, one way of becoming free from one's Deen and destroying Islaamic individuals when people become caught up in their hankering after wealth and luxury causing them to be deprived of Jannah and coming closer to Jahannum.

) It will be permissible to do business via the internet and e-mails as long as there is no contravention of the Shariah in the deals being made.
) The forms of purchasing that are offered on the internet and via e-mails are generally contrary to the Shariah. Those who subscribe to it are generally free thinking and influenced by non Muslims. The form of the transaction should be discussed with some Aalim and the Masala determined. Generally, these deals are done while the item being sold is still not in the seller's possession or ownership has not yet taken place.
) It will be permissible for the seller to offer goods as long as they are in his possession or ownership, as long as he physically has them with him or they are in his, his company's

or agent's stock room. The goods can also be sold if they have arrived at the warehouse of the transporting company or station and the seller or his agent goes and inspects them and thereby takes possession of them without bringing them to his own warehouse or stock room.

) If the goods are in the stock room of the purchaser who meets with the buyer or telephonically discusses and establishes a price for those goods and then tells him to give the goods to a third party while fixing a price with him and in this way the goods are received by the third party with the profit reaching the intermediate buyer, this way of conducting the transaction will not be permissible. This is because the goods have not come into his possession or control in which case it is not in order for him to sell and make a profit from them.

) If an individual is an agent of some company, who supplies the company's goods or sells them, he can do so as their representative or as a buyer. In either case, he cannot sell such goods which have still not been manufactured by the company because they are still not in existence. Yes, he can have the buyer book the goods and make a promise to purchase them. In such a case too, it will be compulsory for the buyer to purchase those goods.

) The buyer can make advanced bookings on goods he requires, for this is a promise to purchase. This is a way of ensuring that he receives the goods before other traders. He can extract a promise for delivery after buying and the money will have to be paid separately.

) It is permissible for an agent to receive fees or goods from the company or suppliers.

) If a company or factory gives a free item with the item being purchased from them, the end buyer will become the owner of the free item. Some shopkeepers do not give this free item. This will be a breach of trust.

) It is permissible to have free coupons included in transactions. The transaction in which such a coupon is found can be shown and the prize collected. This is permissible, for it is a gift which the owner can give to whomsoever he wants.

) It is not permissible for the shopkeeper to remove such coupons and claim the prizes for himself, for this is a breach of trust and a form of theft.

) Some prize giving schemes are forms of gambling. Therefore the particular shape and form should be discussed with some experienced Aalim.

) It will be permissible to win a prize for solving a puzzle or crossword even though one has to pay something to enter.

) It is permissible to accept a prize for having answered a question over the radio as long as an amount does not have to be paid. Generally, this is the form of issuing prizes for answering questions.

) It is not correct to sell licenses and permits.

) It is not correct to sell stamps at a higher price. Yes, the cost of going to fetch it can be quoted and taken.

) It is not permissible to sell those goods which are meant for ration shops on the black market which have actually been allocated by the government for the poor, for this is breach of trust. Yes, if the time of giving these goods has expired by law, then it will be permissible.